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**PROMOTIONAL OPPORTUNITY, REWARDS, JOB SECURITY,
TRAINING, CAREER SUCCESS AND CAREER COMMITMENT
IN INSURANCE SECTOR OF PAKISTAN**

BY

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UUM
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY
UNIVERSITY UTARA MALAYSIA
AUGUST 2018**

**PROMOTIONAL OPPORTUNITY, REWARDS, JOB SECURITY,
TRAINING, CAREER SUCCESS AND CAREER COMMITMENT IN
INSURANCE SECTOR OF PAKISTAN**



UUM

BY

Ahmad Tisman Pasha

Universiti Utara Malaysia

**A Dissertation Submitted to
School of Business Management
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirements for the Degree of Doctoral of Business
Administration**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Beneficent, the Merciful



أَقْرَأْ بِاسْمِ رَبِّكَ الَّذِي خَلَقَ

Read! In the name of your Lord, Who has created.

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Abstract

The objective of this study is focused on the permanent employees' career success in Pakistan insurance sector. In Pakistan, insurance sector is the most neglected sector for permanent employees to as a career path due to the lack of skill development, promotions and job security. The research objective is to study the impact of promotional opportunity, rewards, job security and training on career commitment and career success. The research framework of this study was developed based on theories of Social Cognitive Career Theory and Social Cognitive Theory. A total of 650 questionnaires were distributed to permanent employees in the insurance sector and 386 questionnaires were returned. The analysis was performed by SPSS 24 and Smart PLS 3.0. The results showed that promotional opportunity, rewards, job security, training are positively significant with career commitment. On the other side, promotional opportunity and job security are positively significant with career success, whereas, rewards and training are not supported with career success. This study revealed a positive significant relationship between career commitment and career success. The moderating variable of self-efficacy in the relationship between career commitment and career success was found negatively significant which showed that the mindset and belief of the employees are negative about insurance sector as a career. This study proposes several theoretical and practical contributions which provide evidences that there is a strong relationship between promotional opportunity, rewards, job security, training and career success through career commitment and supports the theoretical relationship exhibit in the research framework. Finally, this study practically suggests that permanent employees in Pakistan insurance sector can be driven to develop their career by promotional opportunity, rewards, job security and training, as equivalent to other service sectors.

Keyword: Career Success, Career Commitment, Self-efficacy, Promotional opportunity, Rewards, Job security and Training.

Abstrak

Objektif kajian ini tertumpu kepada kejayaan kerjaya pekerja tetap dalam sektor insurans Pakistan. Di Pakistan, sektor insurans ialah sektor yang paling diabaikan untuk pekerja tetap memilihnya sebagai satu laluan kerjaya disebabkan kekurangan pembangunan kemahiran, promosi dan jaminan pekerjaan. Objektif penyelidikan ini adalah untuk mengkaji kesan peluang promosi, ganjaran, jaminan pekerjaan dan latihan dalam komitmen dan kejayaan kerjaya. Rangka kerja penyelidikan kajian ini dibangunkan berdasarkan teori-teori Social Cognitive Career Theory and Social Cognitive Theory. 650 soal selidik telah diagihkan kepada pekerja tetap dalam sektor insurans dan 386 soal selidik telah dipulangkan. Analisis diproses menggunakan SPSS 24 and Smart PLS 3.0. Hasil menunjukkan bahawa peluang promosi, ganjaran, jaminan pekerjaan, latihan berkait secara positif penting dengan komitmen kerjaya. Sebaliknya, peluang promosi dan jaminan pekerjaan berhubung secara positif penting dengan kejayaan kerjaya, manakala ganjaran dan latihan tidak disokong dengan kejayaan kerjaya. Kajian ini mendedahkan suatu hubungan positif penting antara komitmen kerjaya dan kejayaan kerjaya. Pemboleh ubah sederhana keberkesanan diri dalam hubungan antara komitmen kerjaya dan kejayaan kerjaya didapati berhubung rapat secara negatif, menunjukkan bahawa set minda dan kepercayaan kakitangan mempunyai fikiran negatif tentang sektor insurans sebagai satu kerjaya. Kajian ini mencadangkan beberapa sumbangan praktikal dan teori yang menyediakan bukti tentang satu perkaitan yang kukuh antara peluang promosi, ganjaran, jaminan pekerjaan, latihan dan kejayaan kerjaya melalui komitmen kerjaya dan menyokong hubungan teori dalam rangka kerja penyelidikan yang disertakan. Akhirnya, kajian ini mencadangkan bahawa pekerja tetap dalam sektor insurans Pakistan boleh didorong untuk memajukan kerjaya mereka melalui peluang promosi, ganjaran, jaminan pekerjaan dan latihan, sama seperti sektor-sektor perkhidmatan lain.

Acknowledgement

I pay fulsome gratitude to my Almighty Allah for bestowing me the strength, courage and ideal health to execute this research work. I would like to express my gratitude to my supervisor Associate Prof. Dr. Kamal AB Hamid who supported, motivated and encouraged me while conducting research and writing this thesis. He provided me with confidence and direction to successfully complete this research work. His suggestions helped me deal lucidly with the complexities of the subject matter. With his guidance, I embarked on a journey to view academic research in a broader perspective.

I consider myself fortunate to stumble on senior lecturer, Dr. Arfan Shahzad who have ever since been stimulating mentor to me. From him I learned to face academic rigors with good cheer. I would also like to express my thanks and appreciation to him for his thoughtfulness and superb advice for carrying out this research. And I would be grateful for his diligent co-operation. With intellectual insight, unflagging faith and friendly advice he kept me going when I might otherwise have given up.

Finally, a grateful indebtedness goes out to loving mother, caring father, Prof. Dr. G. R. Pasha who is great academician, supporting wife, my daughter my life, Ayesha Gul, my sons, Muhammad Ibrahim Pasha and Muhammad Qasim Pasha for their support, encouragement and understanding. Undoubtedly, without their help and guidance, I would never have even reached the starting line.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In the constantly changing world in this 21st century, most businesses have gone global. Consequently, skilful and innovative human capital has become very important for organisations. As a result, it is very important for firms to encourage, involve, develop and retain skilful employees to compete in this challenging business world (Tladinyane and van der Merwe, 2016). In the era of globalization, businesses are very competitive and the growth of the organizations is based on the success of the employees, thus, without investing in human capital, small and large organisations are unable to survive in either domestic or global markets. Moreover, employees nowadays focus more about their career and employment and are committed to become successful in their profession. In this light, most studies have very clearly stated that the investment in human assets have a major influence on the career, career commitment and career success of employees (Ballout, 2007).

The most important asset of any organization worldwide is having a highly skilled human resource. It is perceived that human resource is the real capital for the success of any organisation (Birajit et al., 2012). Past studies have argued that having skilful and innovative employees is the backbone of organizations and human resource is the key asset that contributes to the value creation that increase a firm's profit (Wasim-ul-Rehman & Rehman, 2013; Ting & Lean, 2009).

Career creates a link between organization and employee. Career is often considered as an important part of his/her life and career success is most important part of an

individual, professional's life. Having a successful career has been regarded as one of the most important aspect which has supreme importance over other aspects. Therefore, it is imperative that both the organization and employees mutually understand each other in order to ensure organizational success and career success of employees. Over the years, the success and failure of a firm has been frequently discussed not only in literature, but also on printed, electronic and social media. There are numerous financial tools that can be used to measure the gains and losses of a firm, but on the other hand, there are little discussions on what organizations are doing for their employees or whether the employees are committed with their career progression in their organization (Gunz & Mayrhofer, 2015; Katre & Salipante, 2012; Hinchcliffe & Kim, 2012).

The world has progressively changed in all fields and this creates new horizons, new sectors and new concept of career. In today's modern and competitive world, career is believed to be important aspect in the life of a person as it is linked to family, success and advancement in the life. However, the priority given to one's career and its success varies from person to person (Zacher, 2014). In the meantime, some perceive that career success is directly linked to all aspects of a person's life. It comprises of earning and success whereby career success has great value in the life of an employee. But the importance that is given to the career is not the same to all the employee. Every person has different level of mind set and different social and psychological backgrounds and temperaments that affect him on his way to career road. Some take their very seriously but some just go into employment without outing any great importance to it.

Career success is reflected through the value of an employee's work and career. Career success is a combination of many factors which may be sociological, psychological, financial, educational, and economical which vary from person to person. Every individual possesses different socio-psychological attributes which affect his/her career success, and has different personality attitudes, values, and interest in his life that works for his career advancement accordingly (Wang et al., 2014; Restubog et al., 2011; Betz, 1994). In this regard, a more interest in career will bear more fruits in life (Shulman et al., 2014; Weng et al., 2010; Duffy & Sedlacek, 2010; Nevill & Super, 1986).

In the competitive business world of the 21st century, career success is treated as fundamental in human resource management (Giannakis et al., 2014). Seibert and Kraimer (2001, p. 2) defined career success as the “positive psychological and work-related outcomes accumulated as a result of one's work experiences”. Judge et al. (1999) measured career success and defined it as “the real or perceived achievements individuals have accumulated as a result of their work experiences”. Thus, career success is not the end of the profession but a long journey towards career quality and career achievement. Career success can be used to define the general job outcome of individuals working in different positions with diverse specific job necessities (Spurk & Abele, 2014). On the other hand, career success can be achieved through investing in human capital by offering training, rewards and promotions to help employees their career skills, career motivation and opportunities to move upward in organization (Ballout, 2007). Career success can be measured by career commitment but only few research studies have focused on the link between career success and career commitment of employee (Sultana et al., 2016). Moreover, career success refers to employees' feeling about their career which could measure by career commitment

(Ballout, 2007). A past study has found a significant association among career commitment and career success which increases the feeling of employability in employees (Ok & Vandenberghe, 2016). On a similar vein, Wilson et al., (2016) links career commitment with career success and found a positive constructive link between employees and their career.

According to Kidd and Green (2006), career commitment motivates employees to work in specific career field and in specific organization due to their skills and commitment in that area. It is also important to understand promotional opportunities, job security, reward and training which influence career commitment, meanwhile, career commitment is the reflection of attitude of employees and their commitment towards specific profession as career (Zanardelli et al., 2016). Employees' career commitment towards an organization can only be developed by giving promotional opportunity, rewards, job security and training to the employee.

According to Akkermans and Tims (2016), employees will be driven to achieve career success and career growth, career opportunities, promotions and skill development which will help the design of their career. Career success can be achieved through employees' career experiences over time (Heslin & Turban, 2016). It could be in form of promotional opportunities (Kuron et al., 2016), rewards (Tu et al., 2006), job security (Akkermans & Tims, 2016; Bozionelos et al., 2016) and training (Baty et al., 2016) which could influence career commitment and lead towards career success. Training occurs in the early stage of career could lead to promotional opportunity to more advanced level of career to shape career (Oh et al., 2016), in turn, this could lead to job security that helps employees to construct their

career (Oh et al., 2016). In a nutshell, organizational practices influence employees' career and play an important part in facilitating employees' career success.

Beside the technical and professional sectors, the service sector also plays a significant and dominant role in the development of economy in the world and has a key share in increasing the economic development and the gross domestic product of a country. At present time of knowledge economy, the share of business resources can be divided into 20% tangible worth and 80% intangible worth (Rooset al., 2005; Makki & Lodhi, 2009). In this regard, the corporate sector has placed great emphasis on tangible financial and physical resources and tends to ignore the performance of intellectual resources like employees despite the fact employees are the key for success and should be emphasised (Wasim-ul-Rehman et al. 2013; Makki & Lodhi, 2009).

According to Ahmed and Ahsan (2011), there are four service sectors which are (i) Distributive Services (such as Communications, Storage, Transport, Wholesale and hotels), (ii) Producer Services (Financial Institution), (iii) Personal Services (Recreation and Entertainment Services) and (iv) Social Services (Public Administration and Defence, Health and Education) in Pakistan. In context of Pakistan, several service sectors and organization will suffer losses due to the mismanagement of employees and poor investment in human capital (Aslam et al., 2016).

The statistics in Table 1.1 show the findings of the Pakistan Economics Survey report by Wasti (2011-2012). It has been observed that the real economic development and major momentum to economic growth has come from the service sectors of any

country and which has emerged as the main driver of the economic growth in Pakistan. The share of the Industrial sector has increased to 25.40 per cent in 2011-2012 as compared to 23.3 per cent in 1999-2000. On the other hand, the agriculture sector has declined to 21.1 per cent in 2011-2012 as compared to 25.9 percent in 1999- 2000 which the service sector has now contributed around 53.5 per cent to GDP with banks as one of the largest operators.

Table 1.1 Gross Domestic Product (GDP) based on sectors.

(At Constant Factor Cost – in Percentage)

	1999-00	2004-05	2008-09	2009-10	2010-11	2011-12
Agriculture	25.9	22.4	21.8	21.2	20.9	21.1
Industrial Sector	23.3	26.3	25.3	26.4	25.8	25.40
Service Sector	50.7	51.3	52.9	52.4	53.3	53.54

Source: Pakistan Bureau of Statistics

Whenever someone gains employment or start as career in any job sector, the ultimate goal will be to seek for career success and build a career that is regardless of the field he is in (Okurame & Balogun, 2005), however, it has been observed that the insurance sector has faced a difficult phase as the result of the lack of quality human resource in this sector. According to Okurame and Balogun (2005), permanent employees of insurance companies need to be motivated incessantly so that they can achieve higher levels of expertise and this can be the key for higher level of outcome that is significant for the insurance company, but also for the career of the permanent

employee. Emphasis should be given regarding performance and productivity which are closely interlinked to each other (Zaman et al., 2011).

In recent years, the global insurance sector has gained substantial attention from researchers and practitioners. This is because the global insurance sector contributes to almost 30 per cent of the world's economy annually (Chen & Lee, 2011). According to Eling and Luhnen (2010), in the last 10 years, there are 90 studies done on this issue in the US, Germany, France, Switzerland, Japan and European countries on productivity measurement of the insurance sector, however there is little focus on the permanent employees working in the companies. Insurance sector is considered to be the long term business in European countries (Diacon et al., 2002). Studies like Ćurak, Lončar and Poposki, (2009); Haiss and Sumegi, (2008); Kugler and Ofoghi, (2006), have proven the positive and strong association between economic growth and insurance sector in European countries. Consequently, the growth of insurance sector will lead to the growth of the economy. Meanwhile, emphasis should also be given to developing and under-developing countries as despite being home to 80 per cent of the world's population there is still a low insurance penetration in the region (Outreville, 2012). In this regard, despite the relationship between economic development and insurance, the world's insurance sector is growing too fast compared to in under-developing countries like Pakistan (Outreville, 2012).

Table 1.2 Insurance Penetration, (1970–2010): 95% of Total World Premiums is Accounted by 50 Countries in 2010

Countries	1970	1980	1990	2000	2010
Australia	5.2	4.5	6.8	9.0	5.9
Austria	3.0	4.6	4.8	5.6	5.9
Belgium	3.4	4.0	4.4	7.7	8.8
Canada	4.7	4.8	6.0	6.5	7.3
Chile	—	0.7	2.6	3.8	4.0
Czech Rep.	—	—	2.3	3.2	4.0
Denmark	3.4	4.1	4.3	6.4	9.1
Finland	3.0	4.8	6.5	8.9	9.4
France	3.3	3.6	5.7	9.0	10.5
Germany	4.1	4.5	5.0	6.4	7.2
Hungary	—	—	2.5	2.8	3.0
Italy	2.0	1.9	2.5	5.7	8.1
Japan	3.9	6.6	10.8	11.3	10.1
Korea	1.1	2.4	9.8	11.1	11.2
Mexico	0.9	0.7	1.0	1.5	1.9
Netherlands	4.9	5.8	7.6	9.5	12.4
New Zealand	4.5	3.6	4.0	5.2	6.0
Poland	—	—	1.8b	2.8	3.7
Portugal	2.4	2.8	2.9	5.5	9.5
Spain	1.5	1.7	3.3	6.5	5.4
Sweden	3.1	4.0	4.6	6.8	8.4
Switzerland	4.6	5.9	7.7	12.0	9.9
Turkey	—	0.3	0.4	1.1	1.3
United Kingdom	5.4	5.3	9.2	16.9	12.4
United States	6.8	7.0	8.8	8.7	8.0

Brazil	0.7	0.9	1.3	2.4	3.1
Russia	—	—	0.6a	2.3	2.3
India	1.0	1.0	1.5	2.2	5.1
China	—	—	0.8	1.6	3.8
Argentina	1.7	1.8	1.8	2.4	2.8
Colombia	—	1.2	1.3	1.8	2.3
Ecuador	—	—	0.9	1.3	1.9
Guatemala	—	0.9	0.7	1.0	1.2
Panama	—	2.9	2.5	3.2	3.4
Uruguay	—	1.6	1.7	1.7	1.7
Venezuela	1.5	1.6	1.9	1.9	3.5
Asia					
Indonesia	0.2	0.5	0.8	1.0	1.5
Malaysia	1.6	2.1	3.0	4.2	4.8
Pakistan	0.8	0.8	0.7	0.5	0.7
Philippines	1.8	1.7	1.1	1.4	1.1
Singapore	2.0	2.5	2.9	6.2	6.1
Taiwan	1.1	1.6	4.3	7.0	18.4
Thailand	0.7	0.9	1.7	2.5	4.3
Africa	-	-	-	-	-
Algeria	—	1.1	1.0	0.5	0.8
Egypt	0.8	0.7	0.8	0.6	0.7
Kenya	—	2.5	2.6	2.2	2.8
Morocco	1.6	1.9	1.9	2.6	2.8
Nigeria	—	0.9	0.6	0.6	0.5
South Africa	—	5.3	9.9	17.5	14.8
Tunisia	1.1	1.3	1.6	1.7	1.7

Source: Outreville, J. (2012)

Meanwhile, permanent employees of service sector such as the insurance sector determine not only the strength of the insurance sector but also the economy of a country (Rahman, 2014). Here, employers' investment and interest on human resource are the keys factor in the career success and career commitment. A positive relationship between employee development and insurance sector development could be created and improved by providing the facilities and opportunities to permanent employees to grow and develop their career in insurance sector (Scholtens, 2011). Moreover, controlling the different factors related to permanent employees and other social, cultural and developmental factors can strengthen the insurance sector in developing countries as well (Outreville, 2012).

1.2 Pakistan Insurance Sector

Since its inception, the insurance sector in Pakistan has undergone many changes. It has grown together with the nation's economy. The insurance sector in Pakistan was under the jurisdiction of the Insurance Act, 1938. At that time, insurance companies were under the jurisdiction of the Insurance Act before it was abolished by the British government. Consequently, the Department of Insurance was established by the government of Pakistan in April 1948 after its separation from India to regulate insurance companies in Pakistan. It is part of the Ministry of Commerce and headed by the Controller of Insurance. At this time, there were five insurance companies and the number increased to seven within five years. The Insurance Association of Pakistan (IAP) was also set up in 1948 to maintain the link and coordination between the government and private insurance companies. Subsequently, the Insurance Ordinance, was implemented in 2000 as a new law governing the insurance industry and it is still largely supervised by the Controller of Insurance (Hassan et al., 2012).

The insurance industry is still a relatively small sector in Pakistan. In spite of the fact that the insurance sector had been established before the inception of Pakistan, it is still a neglected sector in the country (Salman & Baig, 2014) due to unfavourable and uncertain business conditions in Pakistan; according to the IAP Year Book 2013-2014, there are almost 35 insurance companies working in Pakistan and 8898 employees all over Pakistan. According to the statistics published by the IAP (2013-2014), out of these 35 companies, 29 of them are non-life insurance companies while 6 are life insurance companies. In 2008 and 2009 were two tough years for insurance sector industry due to decline in investment revenue and an increase in operating cost (Wasim-ul-Rehman et al., 2013).

Moreover, the insurance sector of Pakistan is as developed as in other countries. According to Farooq et al. (2015), the insurance industry in Pakistan only contributed to only 0.23% of the country's GDP. This is due to factors like conservative thoughts, rigid religious beliefs and negative mind set of people about insurance and insurance sector. According to the State Bank of Pakistan and Express Tribune's analysis, in 2006, only 5.9% of the total population in Pakistan are insurance policy holders while in 2011, the amount increased to 7.8% ; In 2011, the total insurance premium for Pakistan was just \$949 million compared its neighbour India with \$43,032 million (Farooq et al., 2015). In this regard, one of the major reasons for the slow growth of the insurance sector is the ignorance of permanent employees. This is due to the lack of initiatives and opportunities for them to develop their career, increase their commitment to their career and provide them with the options to sustain and grow in this sector. According to (Farooq et al., 2015), the insurance sector is not flourishing because there is no criteria for hiring permanent employees and it is not capable to provide job security to permanent employees (Malik & Gujjar, 2012). In all, there is a

lack of training programmes for permanent employees to develop their skills and the lack of commitment among employees to increase their experience.

The insurance sector has gained an importance in the complex and uncertain life of today's world due to the evolving life patterns, needs and priorities. Insurance is particularly important when living in an under developing country like Pakistan where there is uncertainty all around due to different kinds of violence. There is always risk involved in business and life and people in Pakistan are susceptible to natural threats like earthquakes, floods, torrential rains, manmade risks like fraud, terrorism and thefts as well as economic turmoil like the depreciation of the currency and inflation. The higher gains have always been connected to high risks and in this case, the need of the insurance companies becomes more critical. The capitalist economy, especially in an under developing country like Pakistan, have also made the insurance industry more pivotal (Malik & Gujjar, 2012; Malik, 2011).

Career success is the series of actions influenced by the promotional opportunities, job security and reward and training which one encounters in his/ her career journey. It is argued that either career success, career commitment, career building or career opportunities, is not achievable without the mutual interaction between permanent employees and organizations (Kirkbesoglu & Ozder, 2015). In this light, permanent employees should find a career path and explore career opportunities in the insurance sector in Pakistan. Job security, promotional opportunities, rewards, training and career programmes can steer the career of permanent employees' career and ensure the success of one's career (Yean & Yahya, 2013). In this light, promotional opportunity and reward system could reflect career success (Kirkbesoglu & Ozder, 2015). Hence, factors like promotional opportunities, rewards, job security and

training could be linked to the career success of permanent employees in the insurance sector. According to (Armstrong-Stassen & Cameron, 2005; Mathis & Jackson, 2004), the expansion of permanent employees' career is related to assets and investments of the organizations including the aforementioned promotional opportunities, rewards, job security and training. These factor are deemed as the foundation for the success of the permanent employees' career. In this regard, supporting employees' career needs will ensure employees' career success in, particularly in the insurance sector (Khilji & Wang, 2007; Armstrong-Stassen & Cameron, 2005).

There are reports on the huge number of unemployment in Pakistan and yet, the insurance sector has not been able to attract the attention of job seekers as there are misconception that this sector does not offer a good scope for the future. In this light, some people are not inclined to join the insurance sector as they have no education, religious factor where insurance is considered as prohibited, as well as the lack of understanding and trust on the insurance personnel's and companies (Allen et al., 2003; Malik & Gujjar, 2012). Similar to other industries is the success of the insurance sector mainly depends upon the people who are involved in it, particularly works done by permanent employees. The performance of permanent employees is directly proportional to the insurance sector performance. At the end of the day, employees are responsible to sell the product in the market on behalf of the insurance company. Hence, the insurance companies are highly dependent on the motivation, skill and ability of both part-time and permanent employees. This is because they are the one dealing with customers on behalf of the company. This shows that the human resource is one way or another, the lifeline of insurance sector (Aqil et al., 2014).

Insurance sector is vulnerable as regards the job security but actually the security of the job is linked with the skills and capabilities of permanent employees (D'Silva & Hamid, 2014; Oosthuizen et al., 2014; Mallon, 1998). The hard working, loyal and sincere employees can be easily guaranteed and anticipate for their job security, training, promotion, rewards, higher wages, career success and hence have no issues of being driven away by the employer (Inkson & King, 2010; Baruch, 2003; Baruch & Hind, 1999). So, the concept of capability of permanent employees replaces the job security concepts where an employee's career lies in his own skill and ability (Baruch, 2004; Clarke, 2009).

Pakistan is facing multiple threats to security and this brings the changes in the thinking patterns of public collectively as well as among individual (Zaki, 2014; Riaz et al., 2012). This phenomenon makes individuals think more seriously about their career and along with risks of unemployment that aggravates the situation even more for individuals here in Pakistan (Clark et al., 2010). Thus, business owners and organizations in Pakistan have to think accordingly in making their policies and set same kind of targets as their employees in order to make the an organization works more successfully and to achieve its targets efficiently. When both the employee and employer think in same direction, the goals will become easier to achieve (Salanova et al., 2013). This is done through providing more options to progress in their career and providing health and life insurances to improve welfare, and by providing more skills and trainings that may boost their career success (Johnson & Birkeland, 2003).

On the other hand, it is argued that the insurance sector of Pakistan is playing an influential and persuasive role in the development of country's economy (Irfan et al., 2014). Hence, it is important to recognise the causes of the sluggish growth of the

insurance sector in under developing countries such as Pakistan. In this regard, limited number of studies has examined the profitability of insurance companies and none has that why people are reluctant to become a permanent employee of insurance companies and rather choose it as a part time career (Courbage, 2015; Malik, 2011).

1.3 Problem Statement

Insurance sector plays a vital tool for economic stability in developed countries (Granovetter, 2005). The benefits of the insurance system have been enjoyed by developed countries (Etienne et al., 2010). However, in Pakistan, the insurance industry only contributes 0.23% of the GDP, which is lower compared to other developing countries (Malik & Gujjar, 2012; Janjua & Akmal, 2014; State Bank of Pakistan, 2011). In Pakistan, this is because Insurance sector had been ignored as compared to other services sector like banking.

Pakistan's insurance sector uses the conventional and long-established approaches but unfortunately, Pakistani's government, insurance association and insurance companies have not taken serious measures to the growth of the industry. Moreover, the Insurance sector is lagged behind due to ineffective and diffused work structure compared to other service sectors (Malik & Gujjar, 2012).

1.3.1 Practical Gap

In Pakistan, the insurance sector is one of the neglected sectors (Haroon & Nasr, 2011). Meanwhile, in the context of Pakistan, the insurance industry has never been able to find dedicated and well educated professional because insurance sector and insurance related jobs are not considered as a good career path.

Both the insurance and banking sector are considered as financial and service sectors but in the context of Pakistan, the insurance sector is still ignored by government, policies and religious views (Baig & Chaudary, 2014). Consequently, the insurance sector will not accomplish growth unless its employees have required skills, attitude and goals to make consider it as a career (Olson, 2008). This problem is very common in third world and under developed countries. In Pakistan, the insurance sector has not been able to meet the standards and goals because it is also challenged by a number of challenges including the lack of skilled permanent employees and poor salary. This has hindered the growth of Pakistan insurance industry. It is believed that insurance companies should retain more permanent employees as they will have higher levels of job fulfilment and more committed to their careers. This could be achieved through training and development and job security (Brevis & Vrba, 2014; Chaudhary 2012; Inayatullah & Jehangir 2012; Mathis and Jackson 2011; Maxwell et al., 2010). According to (Armstrong, 2003; Herzberg, 1966), skills development, training and career success are interrelated factors (Adeoye & Fields, 2014). In this light, (Malik & Gujjar, 2012) strongly recommended that study should be conducted on the career success of permanent employees in Pakistan's insurance companies.

Adeoye and Fields (2014), recommended that insurance companies should design and implement training programmes, promotion plans, rewards and job security for permanent employees to encourage them to be committed to their career in the sector. On the other hand, past studies (Bryant, 2002; Barley et al., 2001; Greenhalgh et al., 2004; Zhou et al., 2003) highlighted that employees play key role in breaking or making of an organization; employees would be content with their jobs when they feel happy and committed to career. Moreover, (Janjua & Akmal, 2014; State Bank of Pakistan, 2011) argued that in Pakistan, the insurance industry has been side-lined

compare to other regional upcoming economies. However, at the same time, it definitely has vast potential to grow into a huge industry. In 2010, the growth in insurance premium was about 11% in emerging economies while the World average was 2.7 %. In Pakistan, the growth was about 2.6% (State Bank of Pakistan, 2011). This shows that Pakistani insurance companies do not give full attention or concentration to growth emergence (State Bank of Pakistan, 2011). It has been observed that there are some studies that focused on Islamic and conventional insurance here in Pakistan but there are no worthy works conducted with reference to the perspective of permanent employees who are working in the insurance sector. So, the real aim and intension of this research work is to assess and evaluate the impact of promotional opportunities, job security and reward and training on success of career and the commitment with the career of permanent employees as the insurance industry is seen as one of the neglected sectors in Pakistan that needs to be looked into (Salman & Baig 2014).

In the meantime, studies should find how to enhance the benefits of career and success in professional life, such as through achieving compatible harmony between internal and external needs, demands of career, and environmental characteristics, (Coetzee et al., 2010).

In addition, there are some researchers who advocated that organizational career plan is correlated with the performance of organization, instead of success of employee. Barnett and Bradley, (2007); Burke et al., (2006); Carlson et al., (2006); Edgar and Geare, (2005); Chehbat et al., (2002); Corley, (2005) mentioned that the achievements gained by the employees are basically influenced and instigated by the perception of employees about the career. This is due to the benefits one gets from an organization,

like job security, incentives and professional trainings. So, in this regard, this study will examine the perception and awareness of permanent employee about the career supportive vision of their organizations, and to examine how these factors influence a permanent employee's attitude to his career success. Thus, one of the objectives of this research is to analyse and examine the factors that enhance knowledge of career success of permanent employees in the Pakistan insurance sector. In this regard, by focusing on controlling and enhancing the performance, debating on various success factors of career, career success and career commitment, this research will provide important inputs in making decisions on increasing salary, imparting training and giving promotions (Boxall & Purcell, 2003).

Moreover, this study suggests that organizational and legislative rewards, managerial support, and promotional opportunities are important and necessary. This study also expresses the fundamental organizational thinking in having long term relationship for benefit of employment. This study also focuses on the fact that promotional opportunities, job security and reward and training are going to play a huge part in improving employee career commitment and they will feel satisfied with their work. In turn, they will no longer look away to search for more attractive and appealing career as this will suffice for them for the rest of their life and they would feel satisfied and contented.

This study basically tries to fill the theoretical gap, in the context of Pakistan where there are very few studies on the career aspects as discussed in Brauch and Sullivan (2009). The Social Cognitive Career Theory (SCCT) and Social Cognitive Theory (SCT) tell us that a person will adapt to the environment in which he or she is learning. Bandura (1986) stated about the environment that behaviour and individual

are utterly inseparable from each other and proposed that self-efficacy and result expectations move after one another to instigate the individual his or her goal set in life to become successful in all aspects of life. SCCT supports people behaviour towards improving their career and overcome the barriers of career success (Lent et al., 1994).

1.3.2 Empirical Gap

Most of the previous studies have concentrated on job elements and factors, like job security, career views, fairness and job issues as predictors prompting employee career satisfaction (Armstrong-Stassen & Cameron, 2005; Counsell, 1996; Eddleston et al., 2004; Mayrhofer et al., 2004; Nabi, 2003; Yean & Yahya, 2013). In the context of Pakistan, there are several studies conducted on the insurance sector but, none of these studies have focused on career success of permanent employees. (Malik & Gujjar, 2012) strongly recommended that a study to be conducted on permanent employees' career success in insurance companies in Pakistan.

Several paper have been published on career success, considering first, variables that are demographic in nature like race, gender and marital status (Burke et al., 1998; Eddleston et al., 2004; Garavan et al., 2006; Greenhaus et al., 1990; Judge et al., 1995; Mayrhofer et al., 2008; Nabi, 1999; Ng et al., 2005; Punnett et al., 2007), followed by job related variables like autonomy in job, job security, flexibility in work and career prospects (Auster & Ekstein 2005; Eddleston et al., 2004; Armstrong-Stassen & Cameron, 2005; MacDermid et al., 2001; Counsell, 1996; Mayrhofer et al., 2004; Nabi, 1999; 2001; 2003), sponsorships provided by organizations like that of career planning, supervisory support, and allocation of different resources

(Armstrong-Stassen & Cameron, 2005; Baillout, 2007; Barnett & Bradley, 2007; Bozionelos, 2007; Garavan et al., 2006; Greenhaus et al., 1990; Ng et al., 2005; Bozionelos, 2003; Magid & Wormley, 1992; Orpen, 1994) and lastly, the variables related to human capital like education, work experience, skill development and job tenure (Ballout, 2007; Garavan et al., 2006; Ng et al., 2005; Burke et al., 1998; Judge et al., 1995; Aryee et al., 1994). These are all taken as factors that work as an influencing force for employees' career success and achievements.

To explain this situation, many researchers (Ugboro & Obeng, 2015; Creed & Hood, 2014; Wan et al., 2014; Hirschi et al., 2013; Fornes et al., 2008; Shim & Rohrbaugh, 2010; Cohen, 2007; Whitley, 2003; Carson & Carson, 1998; Colarelli & Bishop, 1990) confirmed that career commitment will enhance organizational performance. However, the low level of career commitment will affect career success (Poynton et al., 2015; Arora & Rangnekar, 2015; Baruch et al., 2014; Stumpp et al., 2010; Sealy & Singh, 2009; Ballout, 2009; Heslin, 2005; Dries et al., 2008; Boehm & Lyubomirsky, 2008; Ballout, 2007). On the other hand, there is a gap in the previous studies conducted on career commitment and career success of permanent employee in the insurance sector.

Apart from this, earlier research has paid little attention on the mediating hypothesis and only focused on the direct relation between direct and indirect variables, promotional opportunities, job security and rewards, training and career success respectively (Barnett & Bradley, 2007; Nabi, 2003). Moreover, earlier studies like that of (Wolff & Moser, 2009; Taylor 2008; Lau & Pang 2000; Burke et al., 1998) have overlooked the intervening role of employee behaviour, such as career commitment and they directly focused on the direct relationship between career

commitment and career success. Meanwhile, there are very few studies that have taken up career commitment as a tool of career management that ultimately casts its effects on the career success (Nabi, 2003). This study believes that in order to enhance knowledge of the intervening role of the career commitment, considering how career commitment develops a bridge between factors that are related to employees' career and employees' thinking, based on organization's promotional opportunity, rewards, job security and training which relate and impact on employees' personality traits and success of his career.

Studies by Chang and Lee (2006); Bozionelos (2004); Leung and Bozionelos (2004); Dole and Schroeder, (2001); and Mastora et al., (2000); have shown the relationship between dispositional traits like self-efficacy the satisfaction of job, quality of leaders, and commitment to organization and proved that dispositional traits influence one's behaviour and attitude. This study's objectives is to add literature of career success by studying on the impact of dispositional qualities, like self-efficacy as moderating variable on his career as suggested by (Ng et al., 2005; Bozionelos, 2004; Judge et al., 1999). The Babylon Dictionary defines the term self-efficacy as "independent effectiveness". The self-efficacy has also been defined in the words personal capacity of "how good is one at executing actions to deal in expected situation" (Bandura, 1982). This term has been used as inspirational device to inspire self-development and learning and has been connected to career success and achievements. The studies investigating the concept of self-efficacy have concluded self-efficacy can help to understand and predict its influence on the career success of permanent employee (Day & Allen, 2004; Stajkovic & Luthans, 1998). It has also been found that the term career obligation and self-efficacy directory impact the career success (Day & Allen, 2004; Kidd & Green, 2006). According to Day and Allen (2004), the self-efficacy is

correlated to career success indicators as well as meaningful performance. It also acts as a mediator in setting the modes in the success of employees' career (Ballout, 2009). To determine the connection between career success and other aspects related to it, there are studies from Pakistani perspective have been done. Some of them (Aslam, 2011; Khan & Sarwar, 2011; Anwar et al., 2008; Qadeer et al., 2011) study focused on both the private and public sectors. However, there is a lack of focus in the private sector and it seems that it has been neglected altogether. In this regard, most of the works done regarding the service industry in Pakistan primarily have concentrated only on educational grounds and have been indifferent to the insurance sector. There is a growing demand to understand the level of career success possessed by permanent employees in the insurance sector. This study primarily focuses on assessing the level of career success enjoyed by permanent employees in the insurance sector, regardless of the level of employment they are at. Studies like (Noor & Arif, 2011; Mangi et al., 2011; Malik et al., 2010) have focused on aspects like job satisfaction and career satisfaction, career but there are hardly any study that focused on career success. Only Akhtar (2010) focused on understanding the conventional roles of career in the private sector in Pakistan and stated that it has granted managers with the inner ability in to gain success in their career.

The question that arises is that how employees' involvement and commitment could be optimised. Barron et al. (2007), highlighted that the most important thing for insurance industry to understand is to understand the needs and concerns of permanent employees by developing their career and providing them with great incentives that may increase their career performance in their career. This is supported by Josiam et al. (2008) which stipulated that it is essential for employer to gain deeper understanding and insight into employees' mindset as well as their behaviour towards

work and career (Maxwell et al., 2010). Past studies on individual's career thinking and work attitude have found that in the service industry, including in the insurance industry, negative thinking could sabotage and subvert one's career commitment (Maxwell et al., 2010; Roney & Oztin, 2007; Aksu & Koksall, 2005; Kusluvan & Kusluvan, 1999).

1.4 Research Questions

1. Do promotional opportunity, rewards, job security and training influence the career commitment?
2. Do promotional opportunity, rewards, job security and training influence the career success?
3. Does career commitment mediate the relationship between promotional opportunity, rewards, job security and training and career success?
4. Does career commitment influence career success?
5. Does self-efficacy moderate the relationship between career commitment and career success?

1.5 Research Objectives

1. To examine the influence of promotional opportunity, rewards, job security and training on career commitment.
2. To examine the influence of promotional opportunity, rewards, job security and training on career success.

3. To investigate whether career commitment mediates the relationship between promotional opportunities, rewards, job security, training and career success.
4. To investigate whether there is a relationship between career commitment and career success.
5. To examine how self-efficacy moderates the relationship between career commitment and career success.

1.6 Significance of the Study

The study is significant and makes noticeable contributions in theoretical and practical aspects. In regards to its significance in theoretical sense, the present study has theoretically justified and incorporated career success, career commitment, self-efficacy, promotional opportunity, job security, rewards and training. It is going to expand the current literature on permanent employees' career, career success, career commitment, self-efficacy, promotional opportunities, job security, rewards and training by providing empirical evidence on the link between these factors, career success and career commitments in strengthening the foundation of theories like the Social Cognitive Career Theory (SCCT) and Social Cognitive Theory (SCT).

This study initiated the significant link between the variables and career success. The study has established the significance of promotional opportunity, job security, rewards and training for career success of permanent employee and behaviour in the insurance sector. Apart from the positive relationship between promotional opportunity, job security, rewards and training as well as career success, it also demonstrates the negative impact of self-efficacy towards career success in the insurance sector. While a majority previous studies have focused on part-time

insurance agents, this current study posits that all top management, middle management and front line, permanent employees should have least two year experiences. Another theoretical contribution of this present study is the use of important variables as the mediator and moderator. As a result, the study has confirmed the significant mediating effect of career commitment on career success and moderating effect of self-efficacy on career success. Lastly, this study explains how Social Cognitive Career Theory (SCCT) and Social Cognitive Theory (SCT) can be used to help permanent employee in shaping their career and behaviour.

In regards the practical aspect of the study, this work is going to increase the understanding of promotion opportunity, reward, job security and training that are significantly important to increase the career commitment and career success of the permanent employees in the insurance sector. This study will guide to enhance, develop and the path of career that finally raises the success level of employees and to develop, flourish the service sector, particularly the insurance sector. There are the basic things that help organizations, managers and employees in multifaceted ways. These help the organizations to progress smoothly because actually these help the managers to manage their human resource in most effective and scientific ways that ultimately helps for career commitment by high performance and obtaining career success. It is also assumed that the attitude and behaviour of the employees will not be affected by these promotional opportunities, rewards, job security, training and will not affect their career. On the other hand, promotional opportunities, job security and reward and training are going to inspire the permanent employees to a better attitude and commitment towards organization. Whether this notion is true or not will be found after the findings of this study.

The findings have visibly expanded our knowledge towards promotional opportunity, job security, rewards, training, career commitment, and self-efficacy and career success. In this regard, it shows how career success could be addressed for better employee and organizational outcome. The study has also forwarded implications for policy makers, guiding them to establish better career and employee structure to foster employees' commitment in the insurance sector.

1.7 Scope of Study

This research work focuses on the permanent employees working in the insurance sector of Pakistan. The study focuses only the permanent employees having a two or more than two years' experience because the perception of employment relationship between employee and profession in the particular sector is developed in spending a minimum of two years within the organization (Guest, 2007; Waiganjo, 2012). This research study was based on primary data collected through is survey based questionnaires given to permanent employees in Pakistani Insurance sector. Permanent employees from top management, middle management and front line management with two or more years of experience are the population of this research study. Most of the permanent employees are working as managers and sales and executive mangers.

The study was conducted in three provinces of Pakistan out of four. The fourth province is Baluchistan which is the largest province by area but due to security threats and military operations it is prohibited and restricted for people. Few insurance companies have their branches in the main city of Baluchistan but it is not accessible for people from other provinces due to the security risks. Punjab is the largest

population province as compared to the other provinces that's why maximum branches of insurance companies exist in Punjab. Sindh is the second largest populated province and it is the business hub of Pakistan that's why all the head offices of insurance companies exist in Karachi according to the IAP Book 2013-2014. Khyber Pakhtunkhwa is the third province which is the northern side of Pakistan also having fewer insurance companies after the clearance of Pakistan military.

In this research, the study focuses only the permanent employees of insurance sector of Pakistan, with a view to investigate the impact of promotional opportunity, rewards, job security and training on career success. The four variables promotional opportunity, rewards, job security and training as independent variables and career success as dependent variable. Also the study focuses the mediating variable of career commitment and moderating variable of self-efficacy between independent variables and dependent variable with the underpinning theories of Social Cognitive Career Theory and Social Cognitive Theory. Employees' beliefs become very strong about organization within 2 years and they have expectations in the areas of promotion, rewards, training, job security, career, career commitment and career success (Waiganjo, 2012)

1.8 Organization of Thesis

Chapter 2 will present the review of selected literatures on promotional opportunities, job security and reward, training and career success. In addition, the literature review on career commitment as mediating and self-efficacy as moderating variable will also be provided, as well as a discussion on insurance history, working conditions and

human capital related to insurance sector. This chapter will also have a detailed literature review on the relationships between these variables and their significance in the insurance sector in Pakistan. Chapter 3 will discuss methods for conducting this study, instrument used, the distribution of the questionnaire and the statistical tools for data analysis while Chapter 4 presents the analysis of the study results and Chapter 5 concludes the study.

1.9 Summary

This chapter establishes the foundation and base for the thesis by presenting an overview of the insurance sector of Pakistan and discussing what constitutes as career success among insurance employees. This Chapter also presents the problem statement, research questions, research objectives and significance of this study. In a nutshell, this study examines the association between employees' rewards, job security, promotional opportunity and training, self-efficacy, career commitment, and career success. It is proposed that insurance employees' career success depends on promotional opportunities, job security and reward and training, career commitment and self-efficacy. The following chapter will review the literature relevant to this research work.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This Chapter reviews the theoretical and empirical works that examined the factors influencing employees' career, employees' commitment to career and elements that decide the employees' career success. This review presents past studies on career commitment, career success and the various factors affecting these aspects. This review is intended to develop the background information that is necessary for this present research and to find out the gap that is present in the previous work.

This chapter is divided into five major sections; the first reviews the definitions and the current theories on career and career commitment and career success. The second discusses the role of career commitment as a mediating variable. Section three discusses with different factors that influence career success while the fourth section discusses the moderating role of self-efficacy in the relationship between career commitment and career success (dependent variable). The fifth section reviews the research on career commitments of employees working in the insurance sector and their success factors.

2.2 Conceptualizing of Career Success in Insurance Sector

Researchers have attempted to develop an understanding the primary factors and outcomes of career success over the last few years (Russo et al., 2014). The positive significant outcomes of careers are associated with career success (Kern et al., 2009; Pan & Zhou, 2013). However, the debate on the relationship between work and career

success has not extended much beyond this point, particularly in relation to their potential impact on employees (Russo et al., 2014). This presents a significant shortcoming especially in a neglected service sector like the insurance sector in emerging economies like Pakistan where research on career success is still at an early stage and outcomes of career success are premature (Bu & Roy, 2005). Moreover, the antecedents and outcomes of career success have typically been derived from research conducted in Western countries (Bozionelos & Wang, 2006). Career success and welfare have significant cultural component and the cultural dominant values which can significantly influence employees' career (Russo et al., 2014; Pan & Zhou, 2013). For these reasons, researchers have cautioned overextending the outcomes of career success to other cultural, organizational and professional contexts (Russo et al., 2014).

It is commonly known that career is an important aspect for an employee as well as a management of any organizations dealing with huge number of human capital. The term 'career' has been studied through different angles, such as career outcome, career commitment, career success, and career planning.

In today's world, career is considered as the most important activity related to human resource management (Maurer et al., 2002). Over the years, new careers are emerging and that individuals' career management and its influence on career success have become more and more significant to organizations as well as for employees (Ng & Feldman, 2014).

This study primarily focuses on examining career model pertaining aspects that are significant to promote career success for managers, professionals and employees as there are limited empirical studies in past in the insurance sector of Pakistan.

Consequently, the researcher is concerned over the elements that boost career success and career commitment in service organizations like insurance companies (Grimland et al., 2012).

2.2.1 Definition of Career

Career has been defined differently by dictionaries and by other sources. Advanced Learners' Dictionary defines it as, "the series of job that a person has in particular area of work". Meanwhile, (Ng & Feldman, 2014) defined career as the unfolding arrangement of a employees' job contributions with the passage of time and across several jobs, organizations, and professions. Moreover, Briscoe et al., (2012) described career as a "fair and open marketplace" where individuals, had been experiencing a progressive change to a service sector that is not threatened their employees and slows career progress. In this work, the term career has also been well-organized, career is the combination of words supported the concept that "the evolving sequence of a person's work experiences over time" (Maniam & Uli, 2011).

In the new era of this world, the drastically changed career environment has put forth new relationships between employees and their employers while in traditional careers were described in the term of stratified advancement in the single organization. In the contemporary world, careers are based on the new social psychological contracts that imply intermediate relationship (Park, 2010).

Career comprised of interconnected links leading to job processes where changing jobs is often being equated to structuring the building of individual's career. This is not a short process and a long time is required to set up this structure and develop a career that is externally and internally accepted and satisfies the employees and the

organization. Hence, simultaneously, the term career possesses often reflect progress (Rosenfeld, 2014). Meanwhile, career strategy has been described as “the approach for individuals to become authorized and ensure personal accountability for managing their careers” (Feij et al., 1995) and career could be described in two different ways- in an objective as well as subjective manner. In a subjective way, the individual gives it his own meanings to what have been derived by the career, while in an objective manner, pay, wages, and position serve as an indication of progress and life development. (Srikanth & Israel, 2012).

2.3 Concept of Career Success

Career success basically is a combination of two words, career, that means a course of action (Mondy et al., 2002) and success, which refers to achieving the intended goals and ambitions (Shah, 2005). As one enters a professional job, it is very important for any individual to develop its career and achieve career success (Praskova et al., 2014). Thus, career success is relevant to young and new employees in any profession. Career success defines the ongoing development process of a career which is a continuing, repeated, and adaptive procedure, involving background and investigation of career goals, pilot efforts, and evaluations of success (Praskova et al., 2014).

In the field of psychology, Hall and Chandler (2005) defined career as deeply rooted and involves a sequence of training programs, development, learning cycles of investigations, experimental, establishment. Hence, in this present study, the term career initiates an optimistic profession and versatile cycle, in which employee create, develop and pursue their goals through self-coordinated behavior s towards their

profession and in the framework of employee career and career success. The encouraging behavior of employee in their career is mirrored in intellectual development actions that guide, direct, and monitor attention towards significant activities related to career---oriented which enhance the efforts, time and continuity towards implementation of career-related activities (De Cooman et al., 2009; Elangovan et al., 2010; Hall & Chandler, 2005). Employee develop their career, career learning and pursue in career attitudes, similarly, searching career information and direction, which develops their career competitiveness, well prepares them to manage future obstacles, and guides their actions towards achieving career success (Gould & Penley, 1984; Locke & Latham, 1990; Savickas, 1999). In backing of the career concept, career or profession in young individuals are more associated to having information related to education, engaging them in career objectives, career planning and career actions (Dobrow, 2007; Duffy & Sedlacek, 2007; Hirschi & Herrmann, 2013). Similarly, the career is associated with increased employees' efforts and commitment towards their career.

Undoubtedly, it has been observed that the personal concept of career success has different meaning across different organizations and between different employees based on their psychological contract with themselves to be more consistent with their careers (Abele & Spurk, 2009; Rode et al., 2008; Ng et al., 2005; Quigley & Tymon, 2006). Career success is recognized as being composed of factors such as “intrinsic and external” as shown by studies showing employees' career as an optimistic outcome (Abele & Spurk, 2009; Arnold et al., 2008; Heslin, 2005).

Career success is a phenomenon that is developed and maintained with the passage of time and is naturally influenced by many causes that are intrinsic and extrinsic to the

individual as well as to the organization. Career success combines the principal themes of profession, time, work and hierarchical structure, reflecting the career of an individual, which predict to an employees' career success in his or her life (Rasdi et al., 2009).

External success aims to represent the objective elements of career success and indicates apparent career achievements or consequences, like pay, promotions, and occupational status. Intrinsic or internal success achievement represents the subjective element of career success, and is related to individual feeling, involvement and responses to their own careers, and is usually measured in terms of beliefs and emotional success such as career success and career commitment, (Ballout, 2007).

The individual, the organizational, and the behavioral perceptions are the three common career success approaches. The first approach focuses on the human capital that maximizes skill investment for career success. The second approach is based on management style and organizational structure. The third approach deals with career achievement and accomplishment (Ballout, 2007).

Career success is described as “an individual’s conception on the level of success and achievement as a result of career experiences that consider objective and subjective measures which comprise feelings and thoughts on employees’ development in his career” (Maniam & Uli, 2011). Internal and external career success impacts employee’s attachment to the organization and suggests a positive relation and a significant correlation between career success and career commitment (Joiner et al., 2004).

The philosophies of career success focus on mutually dependent relationships between objective career success (such as promotions, and salary) and subjective career success (such as employees' evaluation) of career progress by an individual, perceived career success. It will analyze the indirect positive feedback loops between career, occupational self-efficacy, and career success. It can be argued that the dynamic association between self-efficacy and career success can only be comprehensively understood if all dimensions of career success and career commitment are considered (Spurk & Abele, 2014).

In its core nature, career success is multidimensional and includes knowledge and attitude of different success such as professional, employment, financial, and hierarchical success (promotion-related), and similarly, the feelings of successful life. Some other researchers such as Clark and Arnold, (2008); Dyke and Murphy, (2006); Heslin, (2005); and Sturges, (2005) also have identified additional components of career construct (Ng & Feldman, 2014).

The concept of career success is linked to positive significant results, that includes psychological health, happiness, and longevity (see, Kern et al., 2009; Pan & Zhou, 2013). Career success and well-being have an essential cultural component and the dominant values of a culture can significantly impact individuals' success perceptions and understanding in insurance sector (Pan & Zhou, 2013).

Career success relates to accumulated positive outcomes and achievements resulting from individual's work and professional experiences during career building (Seibert & Kraimer, 2001). Therefore, career success is undoubtedly important for many people as well for organizations and the nations. Career success can lead to

transformation and the feeling of experiencing a successful career can lead to effective career outcomes and results (Judge et al., 1995). Moreover, it can indirectly affect some other facts of life and influence happiness, the satisfaction in life, and psychological well-being (Judge & Cable, 2004; Kern et al., 2009).

This indicates that a career is not just a job, but a lifetime engagement that has substantial meaning for the person engaged in it. Van Rensburg and Ukpere, (2014) mentioned that “career is a major life”, (Van Rensburg & Ukpere, 2014). Hence, the term career can be understood as all the things that are relevant to life. It comprises of all the events of life are directly or indirectly related to someone’s skill, ability and stability (Van Rensburg & Ukpere, 2014). It is also linked to success by all means and manifestations dependent to contentment, fulfillment of self and the sense of accomplishment (De Briun & Buchner, 2010; Van Rensburg & Ukpere, 2014).

Hughes’s (1937) statement is often quoted by the career researchers. He noted that career is a perspective where an individual exposes himself in the context of the social order and routine of sequence and sense of belonging, as well as norms of the society (Gunz et al., 2011). In this light, the economies and institutional environments are implanted with the crucial work and career undertaken by the individuals not only for them but also for the community (Mayrhofer et al., 2007). Each individual is concerned about his career and future. This implies that the career concern is actually a future concern that will eventually shape one’s careers. (Yousefi et al., 2013). Career success can be explained as a positive emotional feelings or the achievement made as a result of undertaking the work (Converse et al., 2012). The research in the area of career success has garnered attention since 1950s (Gowan, 2014; Spurk & Abele, 2014; Gardiner, 2006; Nabi, 2003; Greenhouse et al., 2004). Numerous

research works have been done on career-related aspects, like career success, effectiveness, advancement, paths, achievements, managerial achievements, the satisfaction attained through following career path as well as the the reason behind career success (Spurk & Abele, 2014; Grimland et al., 2011; Abele & Spurk, 2009; Okurame & Balogun, 2005). Ballout (2008) discussed that the major factors for career success by (a) the experience that an individual has and (b) the experience at an organizational level that an individual possesses. Several Employee satisfaction surveys were conducted to determine whether the individuals are feeling satisfied with their career dreams and of the achievements, they thought of (Colakoglu, 2011; Gattiker & Larwood 1988). Heslin (2003). In this light, career success can be evaluated in two ways that are (a) self-referent and (b) another referent. Self-referent refers to the subjective success where the individual assesses and compares his personal achievements during his career with reference to the goals set (Heslin, 2003). Furthermore, many studies have studied the pattern in the organizational and structural background of employees' career. Substantial attention has been given to explore the career outcomes of the employee, their perceptions and the kind of feelings that they have about their career (Dries, 2011; Colakoglu, 2011; Park, 2010; Arthur et al., 2005; Aryee et al., 1994) as well as the predictors related to career success that objectively influence the success of career (Park, 2010; Nabi, 2001; Gould & Penley, 1984). Other than the interrelated factors and the predictors of intrinsic success, studies have also focused on the subjective success as or the objective success in one's career because both are different and they have different influencing factors that needed to be studied separately (Judge & Bretz, 1994; Nabi, 1999). Thus, this study aims to explore the relevant factors that obstruct a person from having healthy perception of feeling about the success in their career (Ng &

Feldman, 2014). It is evident that the employee has to take the steps that promote their career. This could involve building a better understanding of their career and to take the opportunities to develop better employment opportunities and reduce stress they face on the path to career success (Abele & Spurk, 2009).

There are several aspects that could lead to a person's career success (Briscoe et al., 2006). As an employee enters a new profession, his employers are deemed as responsible to ensure the employer acquire and develop the related qualities, skills, knowledge and opportunities (Heijde & Heijden, 2006). As the main aim for any organization is to earn profit at minimum input and same is the case with the insurance companies in private sector that they are not interested in developing and polishing or training their employees or their career (Ali et al., 2014). At international level the multinational organizations and companies invest in form or developing skill and capabilities of their employees professionally and also reward them to boost their qualities and abilities to work in better and professional way for their organizations but this is not the case in many organization like that of insurance companies in Pakistan and have failed to develop skills, motivation, abilities, motivations and incentives to enhance their working capacity or capability and in giving them the concept of career success. They have also failed to develop a sense of belonging and loyalty that puts both their success and survival at stake and so the organizations have not been that much successful (Wasim-ul-Rehman et al., 2013). But the previous studies of career success pondered on job-related that include job security (Nabi, 2001; 2003). Previous career success studies also focused on career prospects (Armstrong-Stassen & Cameron, 2005; Auster & Ekstein, 2005; Eddleston et al., 2004; Nabi, 1999; 2001, 2003), on fairness and flexible work (Auster & Ekstein, 2005; Eddleston et al., 2004; MacDermid et al., 2001; Mayrhofer et al., 2004; Nabi,

2001) as forecaster that boosts the feelings of success in the individuals. Previous researchers have put very less attention on the perception of individual of organization related factors that include career opportunities steps such as incentives, promotions, reward system and job security and job related training that were necessary to be studied rather they have been focusing on examining the influence of job-related matters that influence career success of the individuals.

Nevertheless, less attention has been given to the qualities of a person's character that affects the career success of the individual or the employee. It has been argued by the scholars like (Bozionelos, 2004; Judge et al., 1999; Ng et al., 2005) that alongside the human capital characteristics and demographic considerations, the dispositional factors also have power as predictors of career success but have not been the topic of researchers.

Career success is considered as the basic concept of occupational success. Meanwhile, career helps employees in their personality development related to specific career (Sutin et al., 2009).

2.4 Concept of Career Commitment

Employees focused on personal resources that are related to their career so these resources could enhance their career commitment and career success (Baruch et al., 2014). Career commitment is defined as employees' attitude towards their profession or career (Blau, 1985) and according to Carson and Bedeian, (1998) employees' motivation to work in their selected career. Lapointe et al. (2011) study on organizational commitment posited that the same line of thinking can be applied to career commitment which can act as a strong force of energizing employee in the

work domain. Employees with high career commitment would want to remain in the same career profession, identify with it and are personally fulfilled by their career (Baruch et al., 2014; Meyer et al., 1993). Career commitment provides direction and purpose to individuals' career (Irving & Coleman, 2003; Lapointe et al., 2011) as well as empower employees to function at low energy and without fearing loss of resources and creating a sense of autonomy in the profession (Lapointe et al., 2011; Meyer & Maltin, 2010). Hobfoll (2011) also suggested that career commitment is an important resource that people value and preserve.

Career commitment defines employees' attitude towards a job (Blau, 1985) and (Carson and Bedeian, 1994) defined career commitment as a person's motivation to work in a chosen vocation". Zhang et al., 2014 further noted that career commitment refers to "the willingness or desire of employees to keep their jobs and career goals, career development, as well as identifying and being involved in their career". Colarelli & Bishop, 1990 found that "the more positive an individual's acceptance of a career, the more willingly an individual will be to take on responsibilities and accomplish workplace objectives". In this regard, an employee's attitude for career and his career commitment will drive him to put efforts and time to current tasks, and increasing the devotion applied to career growth.

Training and retaining employees with career commitment has become one of the principal challenges for organizations. Employees' career commitment is an important aspect for organizations due to the significant relationship between career commitment, individuals and different variables (Ok & Vandenberghe, 2013). In this regard, career commitment is positively related to career success (Ballout, 2009), job satisfaction (see Goulet & Singh, 2002), a career investment (see Fu, 2011), and

organizational commitment (see Chang, 1999). Employees who are focused in their career, experience greater career development and career success as well as feeling more committed to their careers (Poon, 2004). Hall (1971) defined career commitment as “individual’s identification and involvement in employees’ career and reflects the strength of employees’ motivation to work in a chosen career role”. Ok and Vandenberghe (2013) further described career commitment as an attitude that fulfills the goal of career advancement and it reflects the commitment of employees towards their career goals (Arora & Rangnekar, 2016).

Devoted employees are highly committed and dedicated to their careers. Consequently, they will spend more time in developing their career skills and expertise in specific career field (Park et al., 2015). It increases employees’ ability and confidence to excel in a specific job, profession, and career. Thus, career commitment is necessary for both employees and organizations to balance each other. It is important for employees to be committed and devoted in their personal career achievement. This will definitely strengthen the organization (Kim et al., 2016). Moreover, career related skills increase knowledge and abilities of employees to work in the insurance sector and motivates employees’ to have more commitment on their career (Mäkelä et al., 2016).

Career commitment has also been defined as employees’ feelings and state of mind which establish a strong connection between the employees and their career. The term career commitment is important due to its strong connection with work and individuals (Carson & Bedeian, 1994). Career commitment has been defined as employees’ inclination to sustain relationship and feel psychologically connected to their career. This is described by the personal career, attachment and involvement to

these goals (Stephen & Ronald, 1990). Career commitment can also be described as “positively related to career involvement and its commitment” (Blau, 1989; Goulet & Singh, 2002). An individual’s attitude towards his profession and career also extends to the development of career intentions, career recognition and participation in the organization. As a result, an employee will be willing to put in efforts to support their career, (Blau, 1985; Goulet & Singh, 2002; Kalleberg & Berg 1987; Porter et al., 1974).

Goulet and Singh, (2002) supported the view that career commitment is based on the growth and opportunities of career and personal career objectives that are set by the individual as well as his involvement in achieving these goals. Hence, commitment is belief; personal commitment or legal commitment could be equated as the exchange of promises that needed to be fulfilled. The word commitment has widely been used and investigated because of its strong and deep effects on individual’s attitudes and behaviors at the work places, different situations, on different age stages and in an organization (Chang, 1999). Here, career commitment expresses the tendency of individual to his work and job that the employees have for their careers and might be connected to preferred results in the form of career that they always craved for. Individuals with a strong level of career commitment and stronger degrees of career opportunities can be able to make substantial investments in their careers and commitment could lead to career success, which is the ultimate goal set by the employees (Ballout, 2009).

Career commitment refers to the expertise that is designed to present employees’ attitude towards their profession and career. Career commitment influences and affects individual’s behavior to great extent. Employees who are highly motivated,

passionate and have a strong binding force of commitment to careers are bound to spend more time in learning and developing skills to get success in their career.

Joining any organization, individuals always have a plans and dreams about their career and it would be encouraged by the organizations to satisfy their career requirements and support them to achieve their aspirations. Employees will be more concerned about their career and more attracted to the organization. If the individuals hold stronger career desire, this behavior will lead them to join the organization and this is described as career commitment. This behavior becomes the attitude of the employee and organization. Career commitment is recognized as the commitment to work that individuals have on a career surface. If the individuals have higher expectations and requirements from the organizations, they are more bound and committed to their careers and have strong relationship. It also implies that higher career committed employees are highly motivated, highly expected and highly satisfied in organizations than employees who are less committed. This shows that career commitment plays a vital role for both individuals and organization but more on the part of individual (Chang, 1999).

It has been duly acknowledged by scholars that human capital in each country has unique characteristics which play an important role in the progress and development of that country. For instance, in Japan, human capital has practically helped the country to emerge as a highly skilled and self-confident nation in the world.

This can be regarded as their commitments toward work that brings success in their life. This attitude is different between male and female. Both genders have different thinking and professional approach towards career commitment and career success.

This is influenced by different factors. For example, women's inactive professional attitude towards career commitment and continuity may be due to dissatisfaction as there is limited or no opportunity attitude towards specific career development, uneven pay structure and the lack of initiative by companies to balance their work/life commitment. There are other many elements at play in this regard to create discrimination between genders.

2.5 Relationship between Career Commitment and Career Success

There are numerous studies that investigated and provide evidence that there is a positive relationship among career commitment and career success (Zhang et al., 2014). Career commitment impacts career success as there is a strong association between career success and career commitment (Kim et al., 2016). Employees who are focused and highly committed to their career would continuity in their careers and achieve career success in an organization (Yahya & Tan 2015).

The association between career success and commitment has been give significant consideration in past studies. Career commitment has a significant impact and is positively correlated with career success (Baruch et al., 2014). The significance of such career goals will depend on individual skills and the level of career commitment that brings career success (Vila & Maso´ 2005). It has been highlighted that from an individual's perspective, career success is a construct which has no career limits or boundaries (Briscoe & Hall, 2006). In this regard, one's commitment to his career would be more difficult to sustain over time without promotional opportunity, rewards, job security and training (Fu, 2011).

Career commitment represents an employee's involvement in his career which could lead him towards career success (Srikanth & Israel, 2012). Thus, In order to get the career opportunity to develop their career, having strong career commitment and career success may be an important asset. This is supported by the association between career commitment and career which leads to career success. Poon (2004) proved career commitment forecasts career success while Kidd and Green (2006) found that career success is built from career commitment. Therefore, career commitment is considered as the base of career success. In the field of career research, there has been a great amount of literature debating the changing career environment. On the other side, employees' personal and internal apprehension and evaluation of career in insurance service sector aspects that are important to that employees also define the career success in service sector. (Hall & Moss, 1998). It has been observed that the global economy is experiencing a basic change where gradually, organizations can no more guarantee the stability and security in an employee's career and permanent roles are being replaced by part-time employment (Gonzalez et al., 2005). This process is going to affect the lives of most of the people, hence, it has a special importance for professionals in the insurance sector (Carson & Bedeian, 1994).

The results of past research work suggest that career success has a bearing on career commitment (Alvi & Ahmed, 1987). Most studies conducted on career success have examined the growth process in employees' career commitment e.g., career self-management (Sturges et al., 2002; Weng & McElroy, 2010). Career success needs satisfaction at a number of levels and suggests that career development would be positively associated to effective career commitment and greater success (Meyer et al., 1993). As employees eye on promotional opportunities, having unattainable

rewards will automatically lead to lower career commitment (Hom et al., 2009), thus, it can easily be said that career success is positively associated with persistent career commitment (Lankau & Scandura, 2002).

It has been asserted by Hom et al., (2009) that such relationship results in a greater compatibility between the employees and the organization. Thus, individual's career commitment has a closer relationship with career success. This leads to higher level of commitment in their career that ultimately brings career success. Consequently, employees working in the service sector, like the insurance sector needs to experience promotional opportunity, rewards, job security and training that are associated to their career aims, and allowing them to discover new things and grow professionally. Consequently, when they feel that this industry is willing to reward them for their attempts, these employees will have stronger degrees of career commitment that will lead to career success and closely associated to career commitment (Weng et al., 2010).

2.6 Promotional Opportunity

Promotional opportunity, promotional growth and advancement opportunities are the factors of career to promote career growth within an organization and career commitment (Cowden, & Cummings, 2012). The opportunities for promotion and recognition of employees for work done have been found as important factors for career commitment and career continuity (Cowden & Cummings, 2012; Davidson et al., 2010; Zahari et al., 2010). Status, financial rewards and promotion increase one's drive to achieve career goals (Chan & Doran, 2009). Thus, recognizing the work through giving promotional opportunity strengthens career concept, which may finally

help to develop employees' belief, attitude and realization towards long-term careers (Islam, 1997).

Abdulla et al. (2011) argued that most employees desire to achieve promotional opportunity as a career goal and being promoted shows the performance on the job. An employee would also believe that being promoted is linked to his/her performance and how strongly employee desires the promotion. Furthermore, promotional opportunity are correlated with employees' ability to fulfill the basic requirement of the work (Ellickson & Logsdon, 2001).

Promotional opportunity is the one of the factors that help employees in career related decisions (Russo et al., 2014). Promotional opportunity reflects the career growth of employees and their attitude towards the nature of the job in an organization (Russo et al., 2014). Promotional opportunity is linked to organizational structure. In this regard, promotional opportunity refers to the perceived opportunities for promotions that an individual has with the employing organization (see Lambert et al., 2010). Many employees are expecting for more than a job and are looking for a career. They have a hope to grow, encouraged and be promoted. On the other hand, employees have different point of view about promotional opportunities because promotional opportunities do not assure that an employee will be promoted (Lambert et al., 2010). Lambert et al., 2010 asserted that "the employee feels that there are potential opportunities to be promoted. Promotional opportunity indirectly represents employees being rewarded for their skills and work performance with the organization". In this regard, employees may feel stressed when they feel they have no career growth opportunity and they feel that they are in a stagnant profession. Consequently, they will realize that there is little or no chance for them to move ahead

in their career. Over time, this frustration may induce the employee to give less commitment to the career (Lambert et al., 2010).

Promotion is defined as any increase in hierarchical and structural level in an organization. It also brings increase in job responsibilities or job scope. Promotion is regarded as a success indicator and become the ultimate goal for many and the one they strive for during their career (Seibert et al., 2001; Cowden & Cummings, 2012). In most cases, promotion indicates an upward movement in an organizational hierarchy and it is perceived as a sign of career success. In simple words, the number of promotions an individual receives can be regarded as an indicator of his or her efficiency.

Thus, a promotion means getting to higher ladders in one's career. Many studies have concentrated of in exploring factors that promote the individual in his career (Abele & Spurk, 2009). It has been however seen that few researches have studied the elements that undermine people's awareness of career success. Employees facing less in experiencing career growth is important which needs greater attention to this hurdles because it is seen throughout the world that appraisal of career success are influenced not only by the objectives and goals that employees have attained but also by the objectives and goals they have not and in this sense the reasons will be explored that why not attained (Greenhaus et al., 1990). Undoubtedly , earlier research proposes that negative career experiences have a higher influence on perception and attitudes of employees than positive career experiences and the negative experience also stays for a longer period of time than the positive ones (Duffy et al., 2002; Ng & Feldman, 2014).

2.6.1 Relationship between Promotional Opportunity and Career Commitment

Today, an employees' career is no longer tied to a single organization, as job mobility changes career and have become common phenomena. To be successful in employees' career, employees have to stable the association between their career and their attitudes toward their profession and present organizations (Weng & McElroy 2012). Modern research has shown promotional opportunity as an essential factor of employee' career and employee career relationships (Weng & McElroy 2012). Organizations that offer opportunities for career building foster good association relationship with their employees which ties career growth to career outcomes, including career commitment (Weng et al., 2010). In this regard, employees may believe that any association between career growth and employee career outcomes depends on whether the employee is devoted to his/her career.

Promotional opportunity is a significant aspect of a career and those who are serious about their career, are influenced by promotional opportunity (Lo & Ramayah, 2011). Employees with promotional opportunities will be more satisfied and committed to their work than employees without promotions. Consequently, those with less promotional opportunities will have low job satisfaction and career commitment (Zopiatis et al., 2014). Employees would want to fulfill career related needs and accomplish career success through promotions within the organization y having high career commitment. Consequently, career development and present job provides opportunity for employees to realize their position and their chances of getting a promotion. Promotion presents employees with the emotional incentive to stay, commitment to career and feeling of success in their career (Weng & McElroy, 2012).

The opportunities for moving to higher ladders or promotion and position tenure have a constructive impact on career commitment that leads to success and achieve goals. The researches that have been done on job tenure among employees working in insurance sector has presented that these employees who remain in the same jobs for longer period are less satisfied with their careers as compared with others. Career theory recognizes that individual careers change throughout employees' working life and that different stages are marked by different concerns, commitments and needs that were being followed by the individuals (Myrtle et al., 2011).

The levels of career commitment of an individual can be observed by the promotions that he or she receives as an employee or by the opportunities that are offered to him or her during the whole career. Career opportunity (Wang & Liu, 2001), fairness and justice in promotion, training and better promotional opportunity (Ng et al., 2006) have independently been revealed to effect commitment of employees to their careers and the success that he or she has attained.

Promotional opportunity links with career commitment. In other words, promotional opportunities are like investing in employees' career commitment (Adekola, 2011). Colarelli and Bishop (1990) contend that career commitment is considered by the development of employees' career objectives, career attachment, recognition with career, and commitment to their careers. Organizations that provide promotional opportunities to employees, make them career attention and make them more firmly close to a career, leading to commitment. A well-designed career development empowers employees' ability for employment and promotion by matching the experience, aspirations and skills of employee to the needs of the organizations (Adekola, 2011). It empowers them to attract, hold, retain and influence the

employees, resulting in a more involved, promised and committed to their career (Thite, 2001; Kapel & Shepherd, 2004). Promotions must be an ongoing system interconnected with the organization's human resource structures to maintain organization and employees (Kapel & Shepherd, 2004).

Promotions, growth in career or promotional opportunity initiates employee to support career commitment because employees' commitment to a career help employee to continue long enough to develop specific skills and deliver the continuing power in professional career (Colarelli & Bishop 1990; Noordin, et al. 2002).

2.6.2 Relationship between Promotional Opportunity and Career Success

According to Ismail and Lu (2014) literature review highlights two points of contention over career success systems: the subjects of efficiency and exploitation. As far as efficiency is concerned, some researchers point to certain phases of career success systems like employment security, internal training, promotion ladders, and other factors that lead to the trust on an service sector like insurance sector and overall competitive financial and service market to conclude that career success which was the aim of the employee (Sydney-Agbor et al., 2014).

Past studies have posited that identifying the predictors of career success is significant in one's life. Career success refers to "the positive emotional and career related outcomes accumulated from employees' professional experiences" (Seibert & Kraimer, 2001). Hence, employees' career success stimulates a greater happiness, inspiration and lead towards superior career performance while Childs and Klimoski (1986) mentioned that career success could increase income, incentive, promotional

opportunity, achievement and goals, benefits, happiness and satisfaction. Furthermore, Career success is based on the perception of career commitment, achievement in career and the number of promotions (Greenhaus et al., 1990; Kuijpers et al., 2006; Wang, 2011). Therefore, having career success is often equated with increasing salary that match an employee's professional status and career plans (Wang et al., 2011).

Career success can be defined by many aspects, but researchers have often equate career success with three main pillars- achievement, development, and commitment. Career success generally comprises of an employees' evaluation of career development. It refers to an employees' career standards, which are, job and satisfaction, job and family balance, career contentment, and having promotional opportunities (Wang et al., 2011). Consequently, when a career adheres to an employee's expectation, the more satisfied he will be in his career. There are numerous factors that have been found to influence career success. In this light, having access to promotional opportunity is one the factor that influence career success. The employee success contributes to organizational success and it depends on the number of promotions; therefore, career success is imperative not only for employees, but for the organizations as well (Wang, 2011). Career success is the reflection of number of promotions and promotional opportunities for employees offered by the firms (Russo et al., 2014).

Past studies also argued that one's career is affected by factors such as priorities, policies, engagements, strategies and actions that organizations use to manage the hiring and promotion process in the organizations over time which strengthens the concept of career commitment and career success (Witt Smith, & Joseph, 2010).

These factors are related to the changing, longitudinal issues regarding the creation, maintenance and membership of the firm. It involves several aspects, first, source of entry, which includes human capital planning, recruiting, and selection and second, the development and implementation which involves chain scheduling, training, networking, career development, and promotion (Halim et al., 2010). In any organization, a well-developed career coordinates employee activities into a process that helps a firm to adapt its employee to its environment. (Kinnie & Swart, 2011) argued that every step in the processes important and commitment is key for success.

The factors reflecting career success can be considered as objective factors. These include the number of promotions, salary progression, wealth, and managerial position (Dries et al., 2009). Vitality of career promotion is directly associated with career commitment and career success (Grimland et al., 2012). Thus, employees think that career success constitute of multiple promotions which drive them to have higher level of commitment to their job to secure the promotion (Wang et al., 2011). This will increase employees' view of achievement as they measure success through promotions and different promotional opportunities that are offered to them (Nabi, 2001).

In the meantime, the service industry, particularly the insurance sector is often perceived as having little career opportunities and chances for promotion (Rosenfeld, 2014).

2.7 Rewards

Employees will put their whole whole-heartedly efforts when they belief that their work will be rewarded by their organization (Aktar et al., 2012). Organizations

reward and compensate their employees for various reasons such as an employment conditions, to create employee security and to enhance employee and employer relationship. In this light, organizations have adopted different strategies to reward and compensate their employees (Aktar et al., 2012). Among the aforementioned factors, career development that is related to reward is very significant for employees (Aktar et al., 2012).

Rewards can be divided into extrinsic rewards and intrinsic rewards, extrinsic rewards are defined as tangible rewards which are in physical form. These rewards are outward to the job work or profession, performed by the employee (Hafiza et al., 2011). External rewards can be in terms of salary, incentives, pay, income, benefits, and bonuses offered by employer to employee. Meanwhile, intrinsic rewards are defined as intangible rewards which are psychological rewards to satisfy, mentally and emotionally like gratitude, appreciation, positive relation from employer, caring behavior from employer, and job revolution after attaining the career goal (Hafiza et al., 2011).

Thus, to ensure increased employee and organizational performance, organizations often set a reward structure which covers both tangible and intangible rewards that adhere to employees' desires, essentials and goal orientation. (Hafiza et al., 2011).

A considerable work has been done on assessing the connection between rewards and employee. There are many studies that examined the impact of reward on employees' career. Carraher et al. (2006) supported there should be an effective and real rewards in an organization to acknowledge high performing employees. In this light, rewards should be correlated to their career and career development. It was found that to

maximize the performance of the employees, organization must develop strategies, plans, actions and formulate such reward structure under organizational policies and procedures to increase employee commitment towards related profession (Hafiza et al., 2011). Bishop (1987) advocated that salary is directly correlated with productivity and rewards which is highly dependent on employees' commitment which lead to career commitment.

Significant increases in competitive rewards are assumed to take place by changing positions, rather than within a given job. This is because rewards work as an instigator for individuals to work harder than before to reach the top of the pyramid of success. Competitive rewards, which are attached to job and work, are exponentially distributed and generate a pyramid-shaped reward structure. The general proportions of the pyramid are stable over time; higher rewards show that the career is will increase and going upward. The more time an employee spends in the system, the more time they will have to take advantage of opportunities and it will become easier for them to bridge the gap between their potential and their current rewards (Rosenfeld, 2014).

Scholarly literature on rewards and career has identified two distinguished but inter-related reasons on why organizations should have a reward system for their employees. First, scholars are of the opinion that rewards may strengthen outcomes by motivating employees to pursue challenging tasks or goals that they otherwise would be less interested in or work less diligently if the reward system is not there (Cameron et al., 2005; Pierce et al., 2012; Skinner et al., 2004).

Logically, employees work more efficiently and effectively if they are given reward on good performance. They will try to better than others and will compete to obtain future rewards. In this light, a reward is considered as consider a challenge that they want to achieve. Furthermore, certain work rewards are deemed to provide a valuable form of feedback (Garris et al., 2002). Overall, many scholars consider some reward mechanisms to be vital catalyst of efficiency (Kelle et al., 2013).

Meanwhile, there are quite a number of research that emphasizes the importance of rewards in working without empirically analyzing and examining the particular impact of rewards on job outcomes (Huang et al., 2010; Wang & Sun, 2011).

2.7.1 Relationship between Rewards and Career Commitment

Individuals working on jobs that fit their career goals will be more inclined them to learn and grow professionally and have a good level of career commitment. This is also true for employees who perceive that the organization is willing to reward them for their efforts, (Weng et al., 2010).

In today's competitive atmosphere, there is a need for organizations to determine the rational stability between loyalty of employee, commitment to career, and organization performance (Hafiza et al., 2011). Rewards cover all financial and non-financial benefits that an employee achieves through their occupational affiliation (Malhotra et al. 2007). Bishop (1987) recommended that salary is directly associated with productivity and rewards depends upon the employees' career commitment. It was concluded that career commitment is based on employees' rewards and recognition in organizations. Lawler (2003) claimed that success, persistence and commitment of the employee could be determined through how employers treat their

human resource, which serve as the real strength of an organization. Filipkowski and Johnson (2008) studied the associations between rewards and career commitment and rewards measure the career commitment.

According to Babakus et al. (2003), the reward system in an organization could affect their attitude and behavior towards a career. In addition, the commitment of employees towards their career is also affected by how the employees are rewarded in an organization. Mutuality, which focuses the organization and capability of an organization to accommodate the employees' needs and desire as well as to reward them for their work efforts. In exchange for the rewards provided to them, employees should reciprocate by increasing their efforts in work, job and commitment towards their career and organization (Aktar et al., 2012). Many studies have shown that the organizational reward system plays a practical and vital role in ensuring employees' career commitment (Eisenberger, 1992; Eisenberger et al., 1998; Eisenberger & Rhoades, 2001). Ajila and Abiola (2004) mentioned that intrinsic rewards constitute of rewards within the job itself like satisfaction after successful completion of tasks, indebtedness from the management, sovereignty, while extrinsic rewards are physical rewards like pay, bonuses, fringe benefits, promotions and incentives. Consequently, many employers have used monetary incentives, extrinsic rewards, and recognition to influence their employees (Fairbank and Williams, 2001; Van Dijk and Van den Ende, 2002) as an effort to stimulate employees' career. In this regard many observational and empirical studies have shown that extrinsic rewards help to enhance employees' career commitment.

When employees are satisfied with the benefits they receive for their work efforts, they will increase their commitment towards their career and the organization (Blau

1964; Haar & Spell 2004; Rousseau 1998). Employees are motivated by rewards and these rewards can effectively used to influence career development and employee career commitment (Newman & Sheikh, 2012). Moreover, by establishing beliefs as to what their organization owes them, employees may create sentiments of commitment on the receipt of great treatment by the organization, which incorporate the rewards (De Clercq & Rius 2007). These sentiments of commitment could inspire positive attitudinal and behavioral reactions in employees, which might be of advantage to their organization as well. (Aryee et al., 2002). Such reaction might improve employee career commitment towards their professions (Malhotra et al. 2007). Hence, rewards are seen as an indication by employees that their organization desires to enter, creating a strong psychological link between employee and employer, an employee with his career and strong commitment with career (Newman & Sheikh, 2012). It can be claimed that employees with higher levels of career commitment will be willing to stay and work with the organization as a result of the positive feelings that derive from the occupational affiliation (Newman & Sheikh, 2012).

The literature also suggests the meeting the basic psychological needs of the individuals will intrinsically motivate them to continue doing activities that satisfy their basic psychological needs. Individuals are said to be naturally motivated to take up a task or activity when they find the activity itself to be pleasurable and encouraging (Deci & Ryan, 2000).

2.7.2 Relationship between Rewards and Career Success

The rewards offered to the employees in the insurance sector, and the ability to contribute to culture through work performance are the key contributors to careers

success. Career success is a positive outcome because of its relationship with higher career recognition, increased career commitment and rewards that are offered by the insurance sector (Arthur et al., 2005; Seibert et al., 2001). Thus, career success is reflected to high self-esteem and prestigious rewards in career that is always desired by employees. Career success is typically shown through silent indicators of advancement or rewards such as promotions, hierarchical level, professional position, highest salary, and the level of education (Judge & Hurst, 2008; Seibert et al., 2001).

While awarding reward satisfies and fulfills psychological needs of the permanent employee, the presence of rewards influences learning complex concepts. The employees who have reward incentives for their work they performed better than the employees that did not have reward incentives for their work. This is also one of the major factors that play role in career success (Li & McKernan, 2016).

The connection and association between motivation and job satisfaction of employees have significant effect for success in both private and public and sectors simultaneously (Tymon et al., 2010). Employees are always willing to take both kinds of rewards i.e. financial as well as nonfinancial rewards. Some employees are interested in financial rewards and other are interested in nonfinancial rewards by cashing on any opportunity that arises in the form of an important tasks and projects and want to get commitment and success in their careers (Tymon et al., 2010). By being rewarded like this the employees feel that they are being esteemed and given worth by the employers and also feel that the organization is seriously involved in employee's career success and development (Chudzikowski, 2012). Thus, the rewards contribute to improve the development level of success factor of workers and entices them for doing more.

The concept of career, career factors are the collections of continuous plans, and movements that insurance sector use to maintain the flow of their employees in and out of the organizations over time which strengthens the concept of career commitment and career success. The career focus on the shifting, longitudinal problems regarding the foundation and preservation of the insurance sector employee. It involves human resource planning, development, and implementation which involves their employees to stay connected with the organizations and their careers. A well-developed career and factors supporting their career coordinates employees with their careers commitment and career success (Tymon et al., 2010).

2.8 Job Security

Job security has been perceived by theorist as a state of mind in which employee sees his long term job stability in future times and he feels that he can peacefully go on without the fear of losing his job (Bernard, 2012). As regard the job security, this is of extreme importance for the employees in intuitive factor that are fulfillment and intentions to stay with an organization on permanent basis (Bernard, 2012).

According to Schneider and Barlett (1968) organizational climate has been defined as person's capability or characteristics as well as individual's perceptual image to achieve the success and to make our vision statements to mission statements to achieve the company's goal that will ultimately lead to job security (Böckerman et al., 2011). According to Böckerman et al., (2011) "the association between job insecurity and turnover can be explained by the inclination of employees to withdraw from stressful situations and declining loyalty due to the employer's inability to provide the needed job security required by the employees".

Employees are more concentrated and determined when they have a sense of security and faith that their efforts will be professionally secured by the organization (Aktar et al., 2012). There are many factors which influence employees' career like employed situations, employee and employer association, training and development opportunities, job security, and organizational strategies, policies and procedures for securing employees' job. Among all the factors which affect employee career is job security (Aktar et al., 2012).

Job security is an important factor for employee career development, intentions to stay within an organization, organizational stability and the continuance of one's job for a longer period of time (Abbasi & Hollman 2000; Adidam 2006). In this regard, having a sense of job security is the best catalyst that increases performance that ultimately leads to success.

According to Borgatta, (1967) "job security is largely defined as employment that offers stability and a high quality of motivation and commitment for longer period of time or sometimes for whole lifetime play safe and security complex" (Kumari, 2012). Meanwhile, another perspective of job security is: "one of the dominant needs and one of the principal reasons for working" at the same place without roaming about any further (Noble, 2008).

According to Herzberg et al. (1959) job security is well-defined as "to include features of the job situation which lead to assurance for continued employment, either within the same company or within the same type of work or profession" (Randolph-Seng et al., 2015).

2.8.1 Relationship between Job Security and Career Commitment

Job insecurity and intentions to leave are positively and significantly related. Furthermore, there is a significant positive relationship was found between job security and employees' career commitment (Hafiza et al., 2011). Thus, job security encompasses one's whole career and it is an indicator of career commitment (Otto et al., 2016).

Company downsizing and restructuring can be regarded as one of employees' fears where they feel they will have less sense of security that which could affect career commitment (Goulet & Singh, 2002).

Thus, the fear of losing job or having a sense of job insecurity is positively correlated and connected with career commitment and career success in the dynamic work environments of today's world. Hobfoll (2011) mentioned that stress is formed when employee experience job threat or actually lose their valuable resources, including car, house, job security, personal characteristics, money, knowledge, and job benefits. Employees place great importance on these resources and losing them can create stress among them (Grimland et al., 2012).

2.8.2 Relationship between Job Security and Career Success

According to Hall, (2002, 2004) career success can be achieved by self-directed career behaviors and a person will be self-directed if he feels less stress, and in this regard, the sense of job security is important to avoid this stress. Hence, when there is a lack of job security, harmful stress could occur that this could affect employees' health and their career success.

Different conceptual perceptions on the importance and nature of job security have been described by Greenhalgh and Rosenblatt (1984). One of such views is Herzberg's (Herzberg et al., 1959) that exerted that job security is a "extrinsic hygiene factor" in the organization considered along with other factors and job circumstances as working elements. It considers job security from both the objective and subjective perspectives that work as perceptual level tied to personal career needs, career satisfactions, career commitment and career success (De Hauw & De Vos, 2010).

Researchers (De Hauw & De Vos, 2010; Park, 2010; Enache et al., 2011; Chudzikowski, 2012) have argued that employment under the lifetime system is viewed as a symbol of job security that could be the satisfaction factor for the employee. It is observed that employees of insurance sector work hard and are very extremely loyal to their profession and organization, but most of the employees are out of this 'security zone' job security. It is expected that having a job security policy in place may create a long-term working attitude among employees that casts good effects on their career attitude and to stay long in the insurance sector (Islam, 1997).

Aspects like job security would positively influence the sense of career success in the minds of the employees (Park, 2010; De Hauw & De Vos, 2010). It is obvious that job security is directly connected to career success (Enache et al., 2011). If employees feel that their job is secure and they are not going to be downsized, they will be more committed to their career as they know their position as permanent employees of the organizations who will benefit to the organization as well (Dries, 2011; Chudzikowski, 2012). In this light, employees need mental satisfaction to perform better and to show their performances and the feeling of job security is one of such element that provides this satisfaction (Myrtle et al., 2011).

In the meantime, it is really hard to maintain desired continuity in a threatened environment and job security situation. The sense of losing job security and being powerless are some of the negative factors that affect the employees. This could create or eliminate the satisfaction level that is ultimately going to affect the working of the employee. Furthermore, as employees react to job insecurity, their responses will affect organizational effectiveness. Career success can be determined by organizational policies like job security and fairness across employees and these work as determinant factors for not only for the employee but also for the organization.

In regard to success, insecurity may demoralize the possibility of employee's involvement in his work (Kuehn, & Corrigan, 2013). Thus, several theorists like (Kuehn, & Corrigan, 2013; Rizvi et al., 2012; Mosadeghrad et al., 2011) opined that job security assurance is important to minimize the employee uncertainties that their involvement in the organizations and careers will lead to their own layoffs. When employees are connected to their work, they will become physically and mentally more agile and emotionally more charged in their work (Wan & Chan, 2013). When employees are committed to their organizations, they act and think for the success of the organization as organizational success equates to their own success (Arena, 2011).

Often times, individuals are inclined to persist in an occupation or organization occupation in hopes of higher job security at that place, employment stability, and positive affective outcomes that are natural to any individual (Feldman, 2002).

2.9 Training

Training is the most important ingredient of success (Nolan et al., 2007). Many theoretical and empirical studies have shown that human resource is the most vital

organizational asset as it provides the core element of sustainable competitive advantages (Barney, 1991, 2001; Solitander & Tidström, 2010). In today's market, competitive conditions have forced organizations to come up with new ideas and incentives to confirm their competitive position (Porter, 2011). The people contribute in enabling their organizations to achieve their goals are still being neglected and it never help the organization in any means whatsoever (Pennig, 2006; Bulut & Culha, 2010). Thus, when employees are considered as an asset to the organization, his training is at the temperament of new management practice in any organization.

The concept of employee performance and organizational performance has highlight the role of training and development programs for employees to develop their skills in particular organization and enhance their career. This development or training need assessment of employee gives them inspiration to develop and learn skills to sustain, continue and develop their career (Hafiza et al., 2011).

According to Gamage and Imbulana (2013), the word training refers to systematic and willful actions to cultivate skills, knowledge and behaviors of the employees. Training enable employee to perform job-related duties in better way, accomplish specific tasks and meet the requirements of individuals for the future career success (Ahmad & Bakar, 2003; Bartlett & Kang, 2004; Sabuncuoglu, 2007).

Training and development programs by an organization help develop employees' career by enhancing their learning skills (Aktar et al., 2012). There are many factors that affect employee career in which training and development is very important for all employees to work. Training gives knowledge and skills to employee which gives confidence to employees and built a particular skill in a particular profession.

Outcomes of training might be beneficial for the career of the employees and also for career development and personal development perspectives and this will also be beneficial for the organizations (Wilson, 2014). The expectations of employees from organizational training can be focused on job, determined career or that ultimately works for his personal success and development as well (De Hauw & De Vos, 2010; Bulut & Culha, 2010; Bridgstock, 2011). Career training benefits will likely assist him in the development of skills for a future job and pleasure of career success (Kraimer et al., 2011; De Vos et al., 2011). Employees' positive feelings in relation to participation in training should be beneficial to the individuals, their careers, job market and also for the organization or any combination of these (Bulut & Culha, 2010; Chen, 2010; Unwin & Wellington, 2013).

Training is one of the important factors of career building which not only play a role in career development but also strengthens the career expectations, interests in career that lead to career commitment and career success of employees working in the insurance sector (Noe et al., 2014; Nolan et al., 2007). According to (Lindstrom et al., 2011; Nolan et al., 2007), training will change people's behavior on their career and career choices.

2.9.1 Relationship between Training and Career Commitment

Training is very significant to enhance career and development skills. It is a learning process that always brings better outcomes and results. Training does not only bring knowledge but also gives confidence and creates satisfaction in the employee (Hall & Heras, 2010). It is a major tool for organization to enhance skill and committed employees to their careers and vertical success for them (Park, 2010; Brown, &

Bimrose, 2012). Training is the major tool which provides career commitment to employees (Orkibi, 2010; Chemers et al., 2011; Niu, 2010). Training can also expand the ability of employees to survive with the demands place on them by the job, improving their self-confidence (Newman & Sheikh, 2012). Therefore, satisfaction with training provision is likely to result in high levels of career commitment.

Training opportunities are related to an employee's career commitment and continuity practice which help in developing skill and confidence in performing specific tasks to them in better and efficient manner (Islam, 1997; Niu, 2010). Career commitment depends upon the training programs which influence employees, increase knowledge and develop their skills to fulfill the need of their career to move ahead (Yahya & Tan, 2015).

The participation of employees in different development and training activities in order to learn new job skills, extend existing skills, and grow their careers has always been considered vital (Theunissen et al., 2009). Hence, employees must actively pursue training and development opportunities to be successful in their career (Ford & Kozlowski, 1997).

In today's world, the concept of career development is more focused on the episodic steps of skill learning, mastery, and re-skilling in order to touch new altitudes of jobs throughout a person's career (Bertolino et al., 2011; Watts, 2010).

Meanwhile, it is argued that providing training opportunities for career development are more relevant and attractive for new workers than veteran workers because they may have a higher influence on a new worker's career growth and development (Bertolino et al., 2011). Thus, Training helps employees to acquire the skills and

experience needed for their careers (Mondy & Noe, 2005). Training could be in any form of official and formal activities accepted by an organization (Press & Arnould, 2011). Training are always planned to help employees keep putting up positive contributions in the form of good performance by gaining knowledge, abilities and skills which make them committed to their careers and finally lead to career success (Ivancevich, 2001).

Furthermore, training has always been considered as one of important part of career development for many premier organizations. It has a positive result not only for employee but also for organizations (Mathis & Jackson, 2012). Training activities like on job training, providing guidance, coaching and counseling can contribute organization to generate a group of competent, motivated and dedicated employees that are able to boost and sustain career competencies in the insurance sector (Christopher & Maris, 2010).

(Armstrong-Stassen & Cameron, 2005; Garavan et al., 2006; Shah, 2005) argued that training is that it is an important tool for employees to gain valuable support regarding career, skill, knowledge, and abilities that may increase their commitment to their career and position in an organization . It will also help confidence that convince organizations to invest and provide employees with opportunities for trainings. Thus, suitable training opportunities play a significant role in employees' future career success and also for organizational success (Stamm & Buddeberg-Fischer, 2011). In this regard, employees will perceive the effectiveness of a training program based on availability and competence of training development programs and whether it enhances their skills, abilities and career opportunities (Chiaburu et al., 2010). It also creates a strong bond between an employee and an organization.

2.9.2 Relationship between Training and Career Success

Training has been found to be an important factor. Hence, when insurance sector employees receive more training opportunities, there will be higher chances for career success (Wang et al., 2011). Training develops employee's competitive skills in organization and helps employees' in their career development, in turn, it will decrease the turnover rate and influence career success (Wang et al., 2011). Meanwhile, poor management structure and a lack of training and development programs have been found to harm employees' career. It was found that the lack of mentors, training programs and seminars as well as inconsistent management procedures within an organization have negative impact on the development of career. In this regard, it decreases success rate in career (Hinkin & Tracey, 2000; Lambert et al., 2010) and impede career growth of employees in the insurance sector.

Like any other organizations, it is important for insurance companies to encourage training courses and training lectures to update and upgrade knowledge and experience and experience of the employees (Lai, 2010). This should enhance career success of the employees that is ultimately going to be beneficial for the organization. Organizations are therefore interested in making sure that employees have successful careers that are going to be beneficial for employees and organization also in one means or the other (Bergeron et al., 2011). Appropriate training and training strategies will ensure and guide that it would be most effective in the attainment of career success and satisfaction (Okurame & Balogun, 2005). Beyond providing traditional and outdated training and development activities, organizations will have to dedicate fewer resources for technical and specific skill training programs to improve the careers of less successful employees (Ng & Feldman, 2014).

Training is largely related to improving commitment to career, performance, and required abilities of effort by employees (Sturges et al., 2002; Cheung & Ngai, 2010). Hence, past studies have recognized that development and training is an important element in ensuring their longer-term career prospects and association with the organization (Brunetto et al., 2012; Nolan et al., 2007).

According to (Woodd, 1999) unskilled or semi-skilled jobs do not provide the kind of “lengthy training” and the opportunities for improvement were incomplete that ultimately affect job “development over time” (Maniam & Uli, 2011).

It has been indicated by (Armstrong-Stassen & Cameron, 2005; Garavan et al., 2006; Shah, 2005) that employees’ sense of success is subjective by the observation that their organization is putting an effort for them to offer effective training programs that always casts positive effects on the employees of the organization.

The results of such trainings are ultimately beneficial to the company in many regards (Bezrukova et al., 2012; Shaheen et al., 2013). It is due to the fact that it will work as a booster in worker output and productivity. It will infuse in the worker more current to do more and better by all means for the benefit of the company that is doing that much for the skill development of the employee (Bartlett & Ghoshal, 2013). As regards the worker, the training will definitely increase in output of the employee that will ultimately translate into higher wages and opportunities for career advancement in future (Lindstrom et al., 2011; Noe et al., 2014). Organizations will be benefited when they will consider the worth and returns to training to determine the amount of investment it will incur on employees (Kaufman & Hotchkiss, 2006). One such view about career success, tries to create connections between the organization and

employee as a means of achieving goals in more effective manners (Arthur, 1994; Scholl, 2003).

Increasing training opportunity in organizations would boost the performance of the employees so that they may work in a better way for the development of the organization. This not only works for the organization but also for the employees by giving them a capacity and motivation to toil in a more dedicated manner for the organization. Training as a practice in the non-financial service organization has its effect on employees' career success (Ridder et al., 2012; Yang et al., 2011). Organizations offering training to their employees would probably perform better than organizations that do not follow these patterns. This argument is based on the premise that some employee sees 'Training' as a 'gift' from the employers to the employees (Barrett & O'Connell, 2001; Yang et al., 2011).

2.10 Self Efficacy

Every human being works in a distinctive and different context that affects his confidence about his capability to accomplish the goals set. In this regard, the teenage year is the period of transition into maturity and is a crucial critical time for planning related to family, education, and career (Zarrett & Eccles, 2006; Lee & Vondracek, 2014).

During the previous ten years, many studies have been conducted to explore the knotted nature of job and career lives from an inspirational perspective on career life (Salmela-Aro et al., 2010; Lee & Vondracek, 2014; Wiese & Salmela-Aro, 2008). The goals refer to the consequences person's desires to avoid or achieve from taking the leading role in human development. It is important to note that clearly and defined

objectives needed direct behavior to achieve the consequences specified by individual's goals. Objectives and self-efficacy beliefs also associated to major employee outcomes in his profession and career development. Many researchers (such as Ashby & Schoon, 2010; Lee & Vondracek, 2014) found that young employees feel that is important to advance in their career this will drive them to earn more money than their peers who give less importance to this career objectives.

Many studies have acknowledged that self-efficacy reflect the goals that are chosen by the employees in their profession (Earley & Lituchy, 1991; Locke et al., 1984; Schunk, 1990). Hence, goals may be observed and shaped as both causes and effects of self-efficacy.

Similarly, self-efficacy beliefs are strong predictor of salary, status (Abele & Spurk, 2009) work, job and career involvement (Betz & Fitzgerald, 1987). Research on the combined effects of importance of aim and self-efficacy beliefs are still limited (Ashby & Schoon, 2010; Ford, 1992; Orbell et al., 2001; Lee & Vondracek, 2014).

Self-efficacy belief depicts a forward stage to understand how they contribute to failure or success in achieving employees' career goals. It has been observed that objectives and self-efficacy interests also relate to major employee career outcomes. Self-efficacy philosophies are strong predictors of status, salary (Abele & Spurk, 2009), and career development (Betz & Fitzgerald, 1987).

Self-efficacy or in other words, independent effectiveness emerges over employees' life time as he achieves successes and failures across different domains. Thus, the accumulation of successes in different life domains i.e., career, augments domain related self-efficacy. At this point, SCCT states that the perceptions of performance

are the source of self-efficacy rather than objective performance (Spurk & Abele, 2014).

According to Bandura (1977, 1986), the idea of self-efficacy is, “one of the most theoretically and practically useful concepts that has been formulated in modern psychology”. Self-efficacy indicates to an individual’s belief in his ability to successfully complete a behavior. The association between career development, career success, career commitment, and self-efficacy may be found higher among women than in men (Chung, 2002).

Human employees are supposed to have psychological and emotional contract and that indicates employees’ belief and trust on the organization and in themselves. Their beliefs are evident in their behaviors and working performances and the response of the organization confirms the behaviors into attitude. That psychological contract be two-way and satisfying (Chang, 1999).

Self-efficacy can be considered as an inspirational and social perceptive of career success (Kher et al., 2013; BarNir et al., 2011). Studies (Pan et al., 2011; Shea & Bidjerano, 2010; Stumpp et al., 2010; Walumbwa et al., 2011; Zhang & Bartol, 2010) have examined self-efficacy and established it to be a major construct that explain career success among employees.

Self-efficacy can also be explained and determined as an individual judgment of “how effectively one can execute courses of actions required in dealing with prospective situations” (Bandura, 1982). It is a motivational and inspirational instrument to create and sustain self-learning and self-development and has been shown to be associated to

a mixture of employee career outcomes including career performance, development, commitment and success (Bandura, 1997).

This study explains the scope of self-efficacy in career related research and tries to assesses its direct and indirect influence on career consequences in the shape of career commitment and career success (Hirschi, 2012; Guan et al., 2013; Ng & Feldman, 2010; Conklin et al., 2012; Niu, 2012; Bullock-Yowell et al., 2011). It is quite unfortunate that no research work to date has examined the impact of this social cognitive construct has on career success in non-financial sector like the insurance sector (Aggarwal & Bhargava, 2009; Hadley, 1991). Thus, self-efficacy could raise the influence of other determinants of career success as a moderator between career commitment and career success. This present study aims to close this research gap by investigating and determining how self-efficacy predicts career success indirectly through moderation.

Self-efficacy is the capability of employees to mobilize perceptive means and courses of actions desired to successfully perform a specific task in different professions (Bandura, 1982, 1997). Employees, whose self-efficacy beliefs are high, set higher career aims for themselves, put in more efforts, struggle, and pursue career strategies that lead to the achievement of career success (Hall & Chandler, 2005).

King (2004) mentioned that employee's self-efficacy and their purpose to exercise control over career products would enable employees to exhibit career oriented behaviors and these career behaviors make them committed, can lead to desired career objectives and career success. An overall sense of efficacy among individuals creates competency that empowers them to gain control and mastery over career-related

behaviors (Garcia et al., 2015; Olckers, & du Plessis, 2014; Mathieu et al., 1993). Results have shown a positive association between career self-efficacy, decision-making, and personal attributes towards career, supporting the argument that employees with higher self-efficacy exert significant control over their life actions and successfully decision-making tasks and behaviors in career decision-making but some results showed that self-efficacy negatively influence career success (Garcia et al., 2011; Gati et al., 2010; Koumoundourou et al., 2010; Restubog et al., 2010). Empirical evidence strengthen the view point that the impact of self-efficacy beliefs on career development, career growth, career commitment and career success for the individuals (Pan et al., 2011; Hirschi, 2012; Spurk & Abele, 2010; Zacher, 2014).

The association between commitment to career, career outcomes and the decrease of successful actions can be appeased by self-efficacy. Self-efficacy can bridge between career commitment and career success because as employees become more stubborn to their career objectives, they are more likely to grow career plans for career attainment or success in their career and to boost the confidence and belief in their aptitudes to acquire individual abilities such as skills and competencies acquired by self-efficacy.

This shows that employees who have high self-efficacy for a given profession would set higher personal career goals to develop career and make them committed to their career to achieve success in career (Bandura & Cervone, 1983) Meanwhile, it is also argued that “conceptualize success scenarios that provide positive guides for performance” (Wood & Bandura, 1989) of the job than employees who have lower self-efficacy.

Literature has revealed that self-efficacy has significant consequences, i.e., enlightening career (Beas & Salanova, 2006; Bresó et al., 2011; Salanova et al., 2011; Stajkovic & Luthans, 1998), career success achievements (Lent et al., 2009) and increasing security (Bresó et al., 2007; Salanova et al., 2003), few research studies have inspected its antecedents. According to Bandura (2001, 2008) employees' beliefs in their self-efficacy about their profession could develop their career (Salanova et al., 2012).

Self-efficacy is accounted, reported and acknowledged only when events that have been experienced and the results of actions are appraised and evaluated cognitively hence, efficacy beliefs are not only reflections of past concepts of the organizations. Numerous different elements affect the intellectual processing of information about performance and knowing what these effects enable us to recognize the circumstances under which permanent employee get their career skills (Salanova et al., 2012). Such factors include the perceived difficulty involved in the profession, perceptions of their capabilities, amount of effort employee make while performing their job, they perform under different circumstances which, the past pattern of their failures and successes, and the ways these inactive experiences are organized structurally, controlled and reconstructed cognitively (Bandura, 1997). In this rational process, the causal attribution of performance and execution is of principal significance and the causal relation among self-efficacy and personal attributions might be proportional. Bandura (1997) suggested that employees' behavior are based on cognitive and rational appraisals of (whether the internal factors like ability attributed the behavior or the luck which may be external factor) might have an influence on whether successful task performance will increase self-efficacy beliefs (Salanova et al., 2012). Bandura (1997), anticipated that self-efficacy beliefs is the source of information that

leads to causal attribution and this, in turn, has an impact on performance, with the subsequent development of self-efficacy expectations over time (Salanova et al., 2012).

2.10.1 Self-Efficacy Beliefs

Self-efficacy beliefs are measured through one's confidence in his/her ability to achieve the goal they set for themselves, which is regarded as a long-term career goal. In this regard, higher self-efficacy scores reflect higher beliefs (Lee & Vondracek, 2014).

Bandura's Social-Cognitive Theory represents the core concepts of self-efficacy. According to Bandura (1997), self-efficacy is defined as "belief in employees' capabilities to organize and execute the course of action required to produce given attainments". Expectations in regard to self-efficacy decide whether active actions will be initiated and started, how much effort will be made and to what extent it will be continued when faced with hurdles and failures (Bandura, 2001, 2008).

According to Bandura (1989), personal agency is all about the personal beliefs that affect the events of one's life. One's belief about his/her capabilities is the significant features that play important role in the life events. The excessive engagement in the sense of efforts put in and consistency exerted upon it basically decides that employee is capable of completing a task successfully (Bandura, 2006).

Self-efficacy has an influential power on how individuals prepare for action because self-related cognitions of employees are the major ingredient in the motivation process and, different levels of self-efficacy can enhance or impede commitment and

success towards career (Bandura, 1997). An employee with a high level of self-efficacy choose to achieve more challenging jobs; set employees' higher career goals and committed to them; reshape actions by thinking about them and employment and anticipate either optimistic or pessimistic developments in a specific profession in accordance with their level of self-efficacy (Salanova et al., 2012). Employees with high self-efficacy will put more effort in their professional career by their actions and stay it longer and committed than employees with low self-efficacy. Self-efficacy strengthen them in difficulties, they overcome them more rapidly and stay committed to their careers. Research consistently shows that efficacy beliefs make a significant contribution to the employees' level of motivation towards career, security and career growth (Bandura & Locke, 2003). Lent et al. (2009) have presented that self-efficacy and career development support were predictive of career objectives in shape of career commitment and the latter was predictive of overall career life and career success (Salanova et al., 2012).

King (2004) suggested that self-efficacy is an important predictor of career self-development because employees are likely to use career oriented behavior to a greater extent when they feel competent and experienced to do so. In this regard, although self-efficacy beliefs can be regarded as personality characteristics, career characteristics, they normally indicate a specific, organization-and-career, state-like construct (Bandura, 2006).

Along with this line of belief, it is logical to assume that career self-efficacy can show meaningful revolution within an employee from week to week, month to month and even profession to profession basis.

The positive relationship between self-efficacy beliefs and career commitment has been established by a number of empirical studies (Creed et al., 2007; Rogers et al., 2008). Many studies have shown that employees who have higher career beliefs of self-efficacy would have more career success and career commitment compared to other employees who have low self-efficacy beliefs.

2.11 Underpinning theories of the study

2.11.1 Social Cognitive Career Theory

The Social Cognitive Career Theory (Lent et al., 1994) represents a broad speculative structure for understanding career, career interest, career formation, career aspirations, career choice, career behaviors, career performance, career attainments and career commitment and career success of individuals working in any organization whether it is service or non-service organizations (Haimiao, 2009).

The SCCT postulates that people have interests in a particular career (Cleland et al., 2012). In the realm of career counseling, SCCT focuses on different theoretical attitudes but still partly concerned with matching career goals, career development and career objectives as well as helping employees to find the job and career options that are likely to be satisfying and in which they will be successful in their profession (Lent, 2013). SCCT's approach to career development analysis is derived from its basic interest and career-oriented factors (Lent et al., 1994, 2000). These career factors focus on core individual and environmental variables that help to determine the fields that individual attracted to. The SCCT suggests an analysis focusing on at least six common obstacles to career developing factors or implementing career policies which are: (i) undifferentiated interest, (ii) actual skill limitations, (iii)

negative outcome expectations, (iv) problems in career objectives, and (v) environmental barriers and (vi) the absence of environmental supports for employees' preferred career path (Lent, 2013).

Hence, social cognitive career theory is an in-depth, thorough concept of a career having interests, actions, barriers, development, implementations and their desired outcomes, responses which are expected by people working in organizations (Lent et al., 2010).

Social cognitive career theory shows the relationship between the cognitive factors related to employees' career and promotional opportunity, rewards, job security and training (Lent et al., 1994). This theory shows the relations between a person and its career factors. SCCT helps to develop an interest in career and make choices in the career and particularly in the neglected fields like insurance sector of Pakistan (Lent & Brown, 2008).

According to Cleland et al. (2012), SCCT focuses on people's impression, their behavior towards organizations and the environment which interacts with and influence individuals to facilitate careers. Each individual brings targets, aims, values, beliefs, goals, perceptions of individual efficacy (Cleland et al., 2012). SCCT is used to design career structure and promotional opportunity, rewards, job security and training such as by helping to expand career interests, where existing employee appear to be overly controlled or poorly sharp. It also promotes skill-development, self-efficacy beliefs and accurate outcome expectations where these sets of beliefs limit employees' interests or career development options; attending to the ways in

which careers are framed; and helping employees to manage career barriers and build support systems that will enable them to pursue their better options (Lent, 2013).

Career psychologists (e.g., Swanson & Gore, 2000) have long been concerned in understanding how situational perceptions and individual differences influence career. A principal theoretical viewpoint in this field is social cognitive career theory (SCCT; Lent et al., 1994), which suggests a triadic association between employees, environment, and behaviors that together explain career interests and goals. An important variable in the SCCT model is self-efficacy and career, which are predictive of employees' interests, career development goals, and career success (Lent et al., 1994; Tokar et al., 2007). Self-efficacy is defined as an evaluation of employees' ability to successfully perform tasks in a specific field, meanwhile, outcome expectations refer to positive or negative career-related experiences and career-oriented outcomes that are expected to occur in the future in that specific profession (Lent et al., 2008; Conklin et al., 2013). It proposes that individual differences relevant to career development affect self-efficacy through learning experiences (Conklin et al., 2013). Hence, self-efficacy, in turn, moderates the association between personal inputs and career opportunities and expectations (Lent et al., 1994). Both professional and industrial or organizational psychologists have demonstrated an interest in career, satisfaction and performance; however, they focus on the outcome of individuals expectations like career commitment and career success, whereas industrial/organizational psychologists are interested in organizational consequences (Lent & Brown, 2006; Conklin et al., 2013).

SCCT is used to explore the relationship between promotional opportunity, job security and its impact on interest, commitment in career and success factors which

are expected by the employees working in insurance sector of Pakistan (Brown et al., 2011). According to (Brown et al., 2011; Ackerman & Heggestad, 1997) skills and abilities that developed by employees through training enhance the belief of employee commitment to their career and increase the pleasure of success.

The SCCT also streamlines career commitment and career success by adopting and predicting different career development actions like securing the job of employees, promotions and skills by training (Lent et al., 2010). Furthermore, it influences one's career and career-related factors of learning activities by training in organization as well as providing exposure and opportunities for career success (Flores et al., 2010). According to (Nolan et al., 2007), SCCT moderates the positive relationship between training and employees' success in their career.

2.11.2 Social Cognitive Theory

According to the social cognitive theory, socio-structural issues operate through emotional tools of the self-system to produce behavioral effects. Therefore, economic circumstances, socioeconomic standing, and informational and family structures affect behavior largely through their impact on employees' aspirations towards goals, sense of efficacy, employee values, affective positions, and other self-regulatory influences, rather than directly (Baldwin et al., 1993, 1996, 2000; Elder & Ardel, 1992). Social cognitive theory admits the influential person of developed factors in human adaptation and change, but it rejects one-sided social evolution in which considers behavior evolution but ignores the selection pressures of social and technological innovations on natural evolution.

The concept of the social cognitive theory was introduced in Bandura in 1986. It is based on the characteristics of reasoning, behavior, personal and environmental factors. Social cognitive theory asserts that employees control their life and manages their future career directions. This theory strongly recommends and supports both employee and organizational development (Bandura, 2001). The social cognitive theory contributes to a model of developing cooperative works (Bandura, 1986). In this regard, cognitive processes are emergent brain activities that exert determinative influence. Employees are neither an independent identity nor powered conveyers of environmental influences. Rather, they make a fundamental contribution to their own motivation and action within an organization. In social cognitive theory action, intellectual, emotional, and other individual factors, and environmental events all operate as interacting determinants. Therefore, the determinants of human action must include self-generated influences as a contributing factor. The nature of these experiences is, of course, heavily dependent on the types of social and physical environments individuals select and construct which helps in the functional structure of the human brain.

Self-efficacy is one of the most significant instruments that exists in the broader framework of social cognitive theory (Bandura, 1986, 2001). The SCT proposes that the employees are responsible for their own self-reflection and self-regulation and are the active shapers of their own career (Maddux & Lewis, 1995). Specifically, SCT asserts that behavior exhibited is purposeful, goal-directed, and not simply the product of hindsight relating to previous shortfalls. Thus, employees with higher self-efficacy beliefs will choose more challenging goals compared to lower levels of efficacy beliefs (Locke et al., 1984). Once accomplished, individuals with higher self-efficacy can set higher career goals for their career development. Because of these SCT

characteristics, Bandura (1997) predicts an association between self-efficacy and success over time.

Bandura's (1997) predictions have been supported by a multitude of studies. Bandura (2002) and Bandura and Locke (2003) results showed that self-efficacy beliefs significantly contribute to emotional well-being, socio-cognitive functioning, motivation, and career. Most research show that self-efficacy is an important predictor of employees' performance (Feltz & Magyar, 2006).

The social cognitive theory extends from the beginning of human activity to employee action (Bandura, 1997). Individual's belief in their collective power to produce desired results is an important feature of shared action. Group accomplishments refer to the products that comprise of not only of the shared intents, information, and employees' skills, but also based on the interactive, coordinated, and synergistic communication, dynamics in their relations (Bandura 1997). As employee performance in a social system involves transactional dynamics, employee efficacy could be an emergent group-level property rather than simply the sum of the efficacy beliefs of individual members. However, there is no developing entity that operates independently of the beliefs and actions of the individuals who make up a social system (Bandura 1997). It involves people acting collectively on a shared belief, rather than being a disembodied group mind that is doing the aspiring, cognizing, motivating, and regulating. Beliefs of employee efficacy serve functions that are similar to aspects of personal efficacy beliefs and operate through similar processes (Bandura 1997).

Employee's self-efficacy beliefs could to career success in any fields, specifically in the insurance sector which is the most neglected sector (Nolan et al., 2007; Haimiao, 2009).

2.12 Summary

This chapter has presented a literature review that focused on career success of employees working in the Pakistani insurance sector. It has also discussed the relationship between career commitment, promotional opportunity, rewards, job security, training, and self-efficacy and career success. The supporting theories of previous career success studies have been presented. The next Chapter will explain the theoretical framework and the methodology of the study.



CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter elaborates the research methodology, used in this thesis. It also states the hypotheses, conceived for the present study. The chapter discusses the research design and method in order to achieve the objectives of present study. Also discusses the data research, instruments, sampling processes for data collection and analysis are also presented in this Chapter. Finally this chapter concluded with the pilot study results.

3.2 Research Framework

This section elaborates the research framework of the present study that has been designed in the light of literature review and gaps identified in the previous studies and in the line of two theories. This research framework was designed to portray the variables integrated in this study, traced their relationship to detect their relationship and influences on career success of permanent employees of insurance sector of Pakistan. The study planned that four independent variables i.e. promotional opportunities, rewards, job security and training influences career success of permanent employees of insurance sector. This model showed the direct relationship between independent variables and dependent variable. The mediating variable is career commitment that is used in between the relationship of independent variables (namely promotional opportunities, rewards, job security, and training) and career success. The moderating variable (self-efficacy) was introduced on the relationship between career commitment and career success. All the relationships were the social

cognitive career theory (SCCT) by Lent et al., (1994, 1996) and the social cognitive theory (SCT) developed by Bandura, 1986.

The social cognitive theory (SCT) theorizes the understanding of human development in shaping the actions and behaviours (Bandura, 1969, 1986). SCT incorporates with variable self-efficacy. Self-efficacy is a step by step process in behavioural change towards success (Glanz et al., 2002, p169). Self-efficacy construct is viewed as person's beliefs, actions, outcomes and behaviour associations (Bandura, 1997; Maddux & Gosselin, 2003). Individuals measure others' reactions to their behaviour in a situation so as to determine success (Burke, 1980).

The basics of SCCT is based on SCT of Bandura, 1986. The social cognitive career theory SCCT theorizes and explored the career variables and promotional opportunity, rewards, job security and training (Lent & Brown, 1996, 2001). Social cognitive career theory SCCT framework supports employees' related factors, in term of promotional opportunity, rewards, job security, training, and career commitment as the predictors of career success. SCCT supports an employees' career related behaviours and attributes and defined it as "active shaper of his or her experience" (Lent & Brown, 1996, p. 319).

Drawing from these SCT and SCCT, the theoretical framework of this study based on theoretical concepts that are promotional opportunity, rewards, job security and training in insurance sector, employees' commitment to their career and career success in insurance sector of Pakistan. The framework proposes the association between promotional opportunity, rewards, job security, training and career success by the mediating role of career commitment and moderating role of self-efficacy.

Shortly, this research framework has four independent variables in regard of promotional opportunity, rewards, job security and training. Career success is the dependent, career commitment is mediating while self-efficacy is the moderating variable. Figure 3.1 is the research framework model for the current study. Following hypotheses are formulated base on the previous studies.

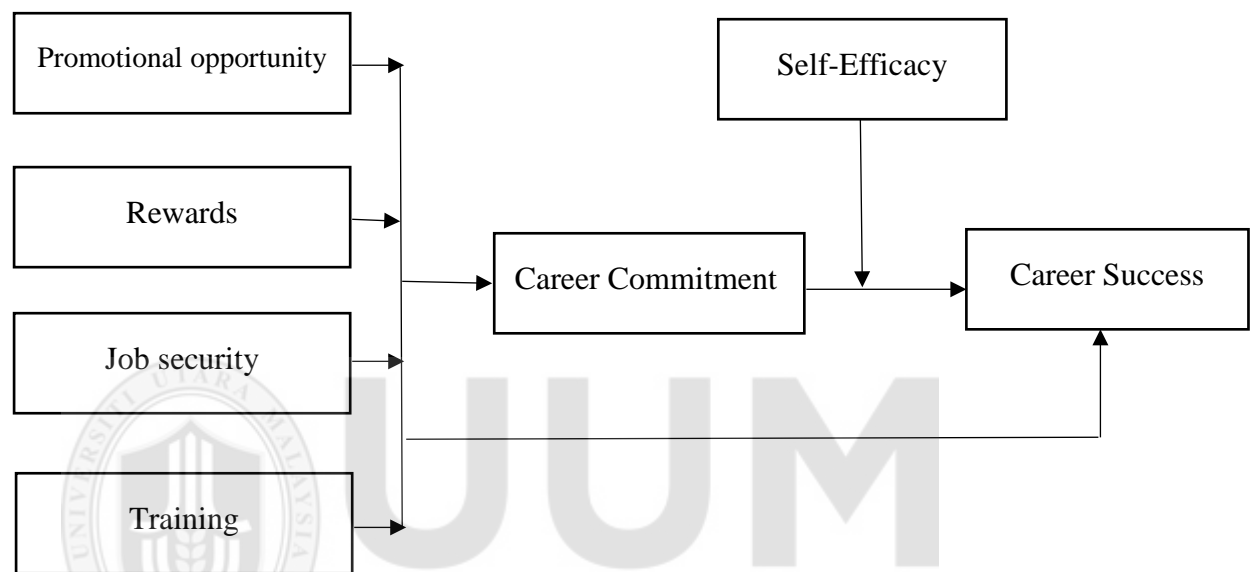


Figure 3. 1 Research Framework

As it was discussed earlier that the insurance sector of Pakistan is not well developed as compared to the developed countries and this sector have very few number of permanent employees as compared to the population size of Pakistan. There are many reasons and gaps in this sector that people are reluctant to join insurance sector as a career. The variables used in the above research frame work are suggested and supported by the literature to strengthen the concept of career in the insurance sector of Pakistan.

3.2.1 Dependent Variable: Career Success

In this work, career success is taken as the dependent variable. Career success is defined as “the outcome of employees’ career experience” (Arthur et al., 2005). It is also defined as “the result of positive psychological and career related experiences in work” (Judge et al., 1995). Moreover, career success is dependent on the employees’ career which are supported by promotional opportunity, rewards, job security and training, contributions, achievements and beliefs in the insurance sector. According to Chen (2011) “career success is the long term experiences of job”.

3.2.2 Independent Variable: promotional opportunity

Promotional opportunity is one of the key independent variable of career. Promotional opportunity is used to measure the outcomes of permanent employees who work too hard in the insurance sector (Bilal, & Ahmed, 2016). Promotional opportunity starts with profession and get matured with career success (Russell et al., 2015). To achieve the highest level in career success, promotional opportunity influence insurance sector employees.

3.2.3 Independent Variable: Rewards

Rewards is the second independent variable of career is used for permanent employees working in insurance sector to achieve career success. According to Uen and Chien (2004) and Sulima (2007) that rewards are important for employees to influence them to achieve career success in the organization.

3.2.4 Independent Variable: Job Security

Job security is the third independent variable of career discussed the insurance sector employees. Job security means the security of job. Job security make employees loyal and committed to their career in the organizations and gives the feeling of long term security by providing the path of career success (Kim, 2005).

3.2.5 Independent Variable: Training

Training is the fourth independent variable of career focused the employees of insurance sector. Training build knowledge, develop skills and give experience to employees in their careers to heighten career success (Okurame, & Balogun, 2005). According to Kim (2005) training is the integral measure of employees to develop their careers.

3.2.6 Mediating Variable: Career Commitment

Career commitment is defined as a mediating variable between promotional opportunity, rewards, job security, training and career success in present study. Career commitment can be defined as employees' attitude and commitment toward its career (Blau, 1985; Ballout, 2009). Career commitment have strong and significant relation with employees' career, career experiences and career success (Myrtle et al., 2008; Nazish et al., 2013). Career commitment have a significant impact on career success (Day & Allen, 2004; Kidd & Green, 2006; Ballout, 2009).

3.2.7 Moderating Variable: Self-Efficacy

Self-efficacy can be considered as the moderating variable between the career commitment and career success. According to Bandura (1977), self-efficacy is defined as a belief and course of action and it is very important to recognise the self-efficacy of employees working in the insurance sector of Pakistan. Self-efficacy have a significant impact on career success (Day & Allen, 2004; Ballout, 2009).

3.3 Hypotheses Development

The Figure 3.1 showed the research framework model and the research design shows that the present study's method of investigation provide hypotheses to check the empirical relationship between promotional opportunity, rewards, job security and training with career commitment and career success. This research also shows mediating influence of career commitment between promotional opportunity, rewards, job security, training and career success. It also checks the effect of moderating variable of self-efficacy between career commitment and career success.

3.3.1 Promotional Opportunity and Career Commitment

A promotional opportunity is defined as a ordering with a higher pay range and upper grade than is currently held by the employee. Individual's decision in specific work structure which will give him or her chance for the promotion based on employees desire (Yu & Lee, 2015; Rande et al., 2015; Giffords, 2009; Lu et al., 2015). It represents the structural position (Rande et al., 2015). Employees' promotion is like investment and recognition of beliefs related to their organization directly contributed to career commitment (Tan, 2008). Lack of promotional opportunities has negative

impact on permanent employees work and their commitment to career (Ramanaiah, 2010). Promotional opportunities show a main role in boosting permanent employee's career commitment in the insurance sector of Pakistan (Tan, 2008; Arthur et al., 1999; Baruch, 2003).

According to Parker and Arthur, (2000), employees in an organization are more committed to their careers than to the organization (Guest et al., 2002; Lips-Wiersma & Hall, 2007; Tan, 2008). This promotional opportunity strengthen the permanent employees' career commitment and in the insurance sector of Pakistan. According to the previous researches it shows that the promotional opportunity have positive impact on career commitment. Thus we proposed the following hypothesis.

H₁: Promotional opportunity has positive significant impact on career commitment.

3.3.2 Promotional Opportunity and Career Success

Promotional opportunity which is based on employees' desire of higher pay range, upper grade in structural position strengthens the career success of individual (Yu & Lee, 2015; Rande et al., 2015; Tan, 2008; Arthur et al., 1999). Promotional opportunity shows the growth of employees in the organization and learn to grow and feeling of governing destiny lead towards career success (Baruch, 2003; Lips-Wiersma & Hall, 2007; Watters, 2007). It will decide the work, organizational strength, employee's career growth and career success of employees. While, few researchers (Ramanaiah, 2010; Judge & Bretz, 1992) found that lack of promotional opportunities has negative impact on permanent employee work and their career success. In Pakistan, employees working in insurance sector seek career success by developing good relationships with employer and organization (Abdullah, 2001;

Hofstede, 2001; Tan, 2008). According to (Kim, 2005), promotion is attainment of success and it results in the shape career success. According to the previous researches it shows that the promotional opportunity have positive impact on career success. Thus the following hypothesis was formulated.

H₂: Promotional opportunity has positive significant impact on career success.

3.3.3 Rewards and Career Commitment

Most of the studies (see for instance, Rhoades et al., 2001; Eisenberger et al., 2002) suggested that rewards which reflect the philosophy of employment relationship with career commitment. Rewards are operative in inviting skills, talents and holding good employees and pledge to career commitment (Lawler, 1981; Milkovich & Wigdor, 1991; Zenger, 1992). Rewards are not related to the loyalty of benefits but with careers commitments as well among skilled and knowledge workers in insurance sector of Pakistan ((Igbaria et al., 1991; Lum et al., 1998; Liu, 2004; Watters, 2007). The reward system will strengthen the belief of permanent employee and contributed to career commitment (Tan, 2008). According to the previous researches, it shows that the rewards have positive impact on career commitment. Thus the following hypothesis was formulated.

H₃: Rewards have positive significant impact on career commitment.

3.3.4 Rewards and Career Success

Rewards are not only a quantitative or calculative attainment but it is also the psychological attachment to the organization and career as well (Becker, 1960).

According to Kim (2005), says that achievement in the profession is success and reward is also an achievement which leads toward career success. Rewards system has positive relation with career success (Poon, 2004). Rewards gained the advantage of career success because it is one the step of stairs which lead employee to their success in career (Colarelli & Bishop, 1990). Rewards acknowledgment and reflects the acceptance of individual success working and as career in organization (Meyer & Smith, 2000; Rhoades et al., 2001). Well defined and well-designed rewards lead employees' peak of career success in the Pakistani insurance sector. According to the previous researches, it shows that the rewards have positive impact on career success. Thus the following hypothesis was formulated.

H4: In the previous study showed that rewards have significant on career success.

3.3.5 Job Security and Career Commitment

A psychological contract of employees' attitudes and beliefs of career commitment is affected by the outcomes of career engagement and measured by job security (Blau, 1989; Chang, 1999). For job security, employees remain loyal and committed to their career and organization and in the case of Pakistan where unemployment ratio is very high (Millward & Hopkins, 1998). Job security is positively related to career commitment because job security means offering opportunities to employee to be more committed to their career (Tansky & Cohen, 2001). Job security has a psychological impact which shifts employee's personal development to career commitment (Sturges et al., 2005; Poon, 2004; Tansky & Cohen, 2001; Hall, 1996; Millward & Hopkins, 1998; Ferreira, Basson & Coetzee, 2010). According to the

previous researches, it shows that the job security have positive impact on career commitment. Thus the following hypothesis was formulated.

H₅: There is significant impact between job security on career commitment.

3.3.6 Job Security and Career Success

Job security is directly associated with career success because job security means offering opportunities to employee to grow, sustain and be successful in to their career (Tansky & Cohen, 2001). Job security has a significant impact on career success because it communicates the psychological contract of achieving the success in its career (Poon, 2004). Job security is a psychological contract which leads towards the career success of employees (Briscoe et al., 2012; Drenzo & Greenhaus, 2011; Dries, 2011; Mirvis & Hall, 1994). According to the previous studies, it shows that the job security have impact on career success. Thus the following hypothesis was formulated.

H₆: There is significant impact between job security on career success.

3.3.7 Training and Career Commitment

Relationship between training and career commitment has been studied in many developed countries but not much study conducted in Pakistan especially in the insurance sector (Ahmad & Bakar, 2003). Different practical studies support that training has positive significant impact on career commitment (Bulut & Culha, 2010; Weng et al., 2010; Suutari, 2003). Training provide skills which help employee to take decision about their career and employees become more committed and

successful in careers (Seibert, Kraimer & Crant, 2001). Training is a planned and systematic effort to disclose the feeling of career commitment to enhance awareness, skill, and attitude through learning experience among employees (Ahmad & Bakar, 2003). Training benefits the employee and they are confident in their career (Donovan et al., 2001). According to the previous studies, it shows that the training have positive impact on career commitment. Thus the following hypothesis was formulated.

H₇: Training has positive significant impact on career commitment.

3.3.8 Training and Career Success

Training helps the employees to develop skills and opportunities to enhance careers and career success and it are necessary for stepping ahead (Stamm & Buddeberg-Fischer, 2011; Ng et al., 2005). Training helps employees to prepare themselves for higher position (Ng et al., 2005). Training provides employee to take decision about their career and employees become more committed and successful in careers (Seibert et al., 2001). From different studies it shows that training have positive significant impact on career success (Joo & Park, 2010; Stamm & Buddeberg-Fischer, 2011; De Hauw & De Vos, 2010; Judge, Klinger & Simon, 2010; Kuipers et al., 2011; Demerouti et al., 2011). According to the previous studies, it shows that the training have positive impact on career success. Thus the following hypothesis was formulated.

H₈: Training has positive significant impact on career success.

3.3.9 Career commitment and Career Success

There is a direct association between career commitment and career success. Career commitment plays a vital role because employees who are more career-committed are more successful in the careers (Poon, 2004). According to many researchers (like Gattiker & Larwood, 1988; Judge et al., 1995; Nabi, 1999), career success comprises factors which are fulfilled by career commitment (Poon, 2004). According to (Mueller et al., 1992; Colarelli & Bishop, 1990), career commitment is involvement in one's profession and it is the process of achieving career success by the promotional opportunity, rewards, job security, training and commitment to career objectives. According to the previous studies, it shows that the career commitment have significant impact on career success. Thus the following hypothesis was formulated.

H₉: There is a significant relationship between career commitment and career success.

3.3.10 Career Commitment as Mediator between Promotional Opportunity, Rewards, Job Security, Training and Career Success

Career commitment is a mediating variable between variables used such as promotional opportunity, rewards, job security and training and career success. One of the possible mediators of the relation between variables (promotional opportunity, rewards, job security and training) used and career success is career commitment. Research has established a strong relationship between variables under study and career commitment (Bunderson & Thompson, 2009; Duffy & Sedlacek, 2007; Serow, 1994; Steger et al., 2010) and it has also been proved that career commitment predicts and leads towards career success. These relations advocate that promotional

opportunity, rewards, job security and training which relate with career success in the employees' career is through the mediating mechanism of career commitment (Duffy et al., 2011).

H₁₀: Career Commitment is a mediator between promotional opportunity and career success.

H₁₁: Career Commitment is a mediator between rewards and career success.

H₁₂: Career Commitment is a mediator between job security and career success.

H₁₃: Career Commitment is a mediator between training and career success.

3.3.11 Self-Efficacy as Moderator between Career Commitment and Career Success

Self-efficacy means beliefs and impacts on both employees' task performance and career. Self-efficacy found to be the directing variable and have strong impact on career commitment and career success (Ballout, 2009; Paglis & Green, 2002). Self-efficacy was reported to moderate a permanent employee's commitment to their careers success (Luthans & Peterson, 2002) and predict career success as well (Day & Allen, 2004). This shows that the association between career commitment and career success is moderated by self-efficacy and may give positive outcomes of employee's career working in insurance sector of Pakistan (Ballout, 2009). Self-efficacy and achievements are factors of successful actions and beliefs (Brown et al. 2005). According to the previous studies, it shows that the self-efficacy will moderate the relationship between career commitment and career success. Thus the following hypothesis was formulated.

H₁₄: Self-efficacy will moderate the relationship between career commitment and career success.

3.4 Research Design

This study is correlational in nature since the primary objective was to assess the degree of influence of above stated variables in the insurance service sector of Pakistan. Moreover, the present study was carried out cross-sectional, where all the data was collected at same point of time. A correlational study investigated the association to which variations in one factor correspond with variations in one or more factors (Isaac & Micheal, 1990; Zikmund, 2000).

Research design is used for the collection and analysis of data (Bryman, 2004). Research design gives a path for collection, gathering and analysing data to find the solutions (Sekaran and Bougie, 2010). Quantitative and qualitative analysis are two methods used for data analysis (Sekaran, 2003; Zikmund, 2003; Malhotra, 2009). Qualitative analysis is unstructured, exploratory and having small sample size (Wong, 2002; Zikmund, 2003). On the other side, quantitative analysis study is based on facts and figures. Quantitative research analysis was used for statistical data analysis and finding the relationship between variables (Fisher, 2010; Saunders et al., 2009). Quantitative analysis is efficient, provide statistically accurate and reliable information about the given population (Zikmund et al., 2013). Quantitative research analysis was more suitable for statistical analysis, large sample which can be generalized to whole population. The present study is quantitative in nature and based on primary data. Therefore, this research study used questionnaire as tool for data

collection and accurate results for this study. This study involves the collection of data from the permanent employees of insurance sector of Pakistan.

Research objectives and information required defined the path that what type of research design is needed (Emory & Cooper, 1991). The research design allows the researcher to collect data through questionnaires, observations, interviews and secondary sources. In this research design, questionnaires are better and inexpensive when collecting data from large sample in this study. This is because the main objective of the study involves the collection of data from the permanent employees of insurance sector of Pakistan to explore the association among independent variables, dependent variable, mediating variable and moderating variable. In social science, questionnaires are most commonly used method for data collection from too large population (Womg, 2002). The quantitative approach to data analysis and examination is valuable for a researcher who aims to derive significant and critical results from the data collected. The quantitative approach provides a summary of the analysis results in statistical values based on factual values that have high degree of certainty and provide a high degree of confidence (Butz & Usher, 2015; Alexei, 2002; Zikmund et al., 2010). This study is quantitative in nature.

3.5 Operational Definitions

The following section describes the operational definition of the study variables.

Table 3. 1 Summary of Measurement of the Variables Used in the Study

Variables	Definitions	Sources
Career Success	Career success refers to “the real or perceived achievements individuals have accumulated as a result of their work experiences”.	(Judge et al., 1999, p. 621)
Career Commitment	Career commitment is defined as “the strength of one’s motivation to work in a chosen career role”.	(Hall, 1971, p.59)
Promotional Opportunity	A promotional opportunity is defined as “mechanism for increasing the sense of belongingness and commitment to the organization and career improvement in a long term attachment”.	(Rubel & Kee, 2015)
Rewards	Rewards based on belief state on the salary scale and periodic or annual pay raises, benefits which include intrinsic and extrinsic elements of employees”.	(Stoffers & Canisius, 2015; Lavric & Flere, 2010; Xin Li, Cheung & Jiming Liu, 2010)
Job Security	Job security is defined as “secure jobs and feeling recognized by their organizations are closely related to their personal meaning of career success and commit themselves seriously to the company”.	(Kim, 2005)
Training	Training is defined as “providing opportunities for career information workshops, training events that deal with career planning and career issues that help employees to learn and develop their career”.	(Kim, 2005)
Self Efficacy	“Individuals’ beliefs in their own capabilities to successfully perform occupational task and a personal judgment to get career success as outcome”.	(Spurk & Abele, 2014)

3.6 Measurement/ Operationalization of Variables

Saunders et al. (2009) have explained how the constructs operationalized through the translation of notions into tangible indicators. With operationalization, one can learn how variables will be measured (Hair et al., 2010). Thus, present section delivers explanation and description of the constructs and the selection of the items for each construct.

A self-administered close ended questionnaire were designed to collect information about promotional opportunities, rewards, job security, training, career commitment, and self-efficacy and career success from the permanent employees in the insurance sector of Pakistan. For this study, seven instruments were adapted to measure independent variables, Promotional Opportunity, Rewards, Job Security, Training, mediating variable, career commitment, moderating variable, self-efficacy and dependent variable, career success.

3.6.1 Instrumentation

3.6.1.1 Promotional Opportunity

A promotional opportunity is defined as an arrangement structural position with a higher pay range and upper grade than is currently held by the permanent employees of insurance sector (Yu & Lee, 2013; Rande et al., 2015). Promotional opportunity and career success is important factor for employees (Archbold & Schulz 2008; Stichman et al., 2010; White et al., 2010). Better promotional opportunities for the employees of insurance sector will influence their career success (Swan, 2016). Promotional opportunity effects the permanent employees' behaviour about their

career in the organization (Todd et al., 2009). The maximum number of promotional opportunities for employees will increase the success factor of career. In this study, operationally defines promotional opportunity as a success for the employees of insurance sector of Pakistan. Additionally, the study operationalised promotional opportunity construct using an index of six promotional opportunity measures adapted from the study of Adeniji., (2011). These six items were used to determine and measure the respondent's (permanent employees) promotional opportunities in insurance sector. This gauged on a 5- point Likert-type scale (1 = Strongly disagree; 2 = Disagree; 3 = Neither agree or disagree; 4 = Agree; 5 = Strongly agree) was used to measure promotional opportunity.

Table 3. 2 Promotional Opportunity

Q#	Original items	Source	Comment	Adjusted items
1	I am given the opportunity to attend workshops, seminars and conferences to expand my knowledge.	Adeniji, (2011).	Adjusted	My organization has given the opportunity to attend workshops, seminars and conferences to expand my knowledge in insurance sector.
2	Promotion criteria are well defined.		Adjusted	Promotion criteria are well defined in insurance sector.
3	Company has a written promotion policy.		Adjusted	My Insurance company has a written promotion policy.
4	Job promotions are fair and equitable.		Adjusted	Job promotions are fair and equitable in my insurance company.
5	Priority is given for seniority in promotion decision.		Adjusted	Priority is given for seniority in promotion decision in insurance company.
6	Priority is given for merit in promotion decisions.		Adjusted	Priority is given for merit in promotion decisions in my insurance company.

3.6.1.2 Rewards

According to Rosenbaum et al., (2016), job rewards prepare career. Rewards based on belief state on the salary scale and periodic or annual pay raises, benefits that include intrinsic and extrinsic elements of permanent employees working in insurance sector (Stoffers & Canisius, 2015; Lavric & Flere, 2010; Xin Li et al., 2010). Rewards include tangible and intangible benefits for employees receive as part of an employment association, career commitment and career success (Waiganjo, E. W. 2012; Milkovich et al., 2013; Nthebe et al., 2016). Reward is one of the reasons for employees to choose a career related job (Rosenbaum et al., 2016). Employees feel the pleasure of achievements and success when they get the rewards and these rewards make employees committed to their career (Tlaiss, 2013). Rewards are very important for the employees of insurance sector because it not only respond to the success factor but also influence the employee's career (Uen & Chien, 2004; Sulima 2007). In this study, operationally defines rewards as a success for the employees of insurance sector of Pakistan. Furthermore, rewards are operationalized as a one-dimensional construct, using an index of seven rewards measures adopted from (Amin, 2005). These seven items were used to determine and measure the respondent's (employee) rewards structure in insurance sector. All the items were measured on five point likert-type scale (1 = Strongly disagree; 2 = Disagree; 3 = Neither agree or disagree (Neutral); 4 = Agree; 5 = Strongly agree).

Table 3. 3 Rewards

Q#	Original items	Source	Comment	Adjusted items
1	I receive a good salary	Amin, (2011).	Adopted	I receive a good salary.
2	The salary I receive tallies with my qualification.		Adopted	The salary I receive tallies with my qualification.
3	I get a pay increment every year.		Adopted	I get a pay increment every year.
4	I always receive bonuses from the head teacher.		Adjusted	I always receive bonuses from the administration in the insurance sector.
5	I am paid for extra time worked for.		Adopted	I am paid for extra time worked for.
6	I am always praised for good work.		Adopted	I am always praised for good work.
7	My school administration recognises the good work I do.		Adjusted	My administration recognizes the good work I do.

3.6.1.3 Job Security

Most of the individuals want to develop and build their careers in those organizations where they feel that their job is secure (Kim, 2005). Job security as the perceived stability, continuance and security in the current job (Pruijt & Derogee, 2010; Esser & Olsen, 2011; Rothmann & Stander, 2010). The fear of job loss will imbalance the employees with their careers (Otto et al., 2016). Job security has positive and statistically significant relationship with career commitment (Akbiyik, 2016; Nazish et al., 2013). Job security increases the loyalty and commitment of employees to their career after getting the guaranteed to stay in the organization (Kim, 2005). Insurance sector of Pakistan have to secure employees' job to build employees' career in

insurance sector as well as insurance sector. In this study, operationally defines job security as a success and commitment for the employees of insurance sector of Pakistan. Furthermore, the job security has been operationalized in the study as a one-dimensional construct by an index of five job security measures adapted from (Rehman, 2010). These five items were used to determine and measure the respondent's (permanent employees) job security in insurance sector. All the items were gauged on a 5-point Likert type scale, as discussed earlier, to measure job security.

Table 3. 4 Job Security

Q#	Original items	Source	Comment	Adjusted items
1	If I perform well I will not lose my present job.	Rehman, (2010)	Adopted	If I perform well I will not lose my present job.
2	If I fail to perform to the satisfaction of my supervisor, I will lose my job.		Adjusted	If I fail to perform to the satisfactory level of my insurance company, I will lose my job.
3	I perform better once I feel secure in my job.		Adjusted	If I perform better, I feel my job will be secure in insurance company.
4	I perform better once I feel that is needed to keep my present job.		Adjusted	If I achieve the given task in the insurance sector, I feel that is needed to keep my present job.
5	I joined this job because it is secure.		Adjusted	I joined as a career because it is secure in insurance company.

3.6.1.4 Training

Training is the preliminary work to attain the goals in any profession (Baty et al., 2016). Training supports employees to learn and develop career related skills (Kim, 2005). According to Baty et al. (2016), training programs can promote career, career commitment and career success for the employees of insurance sector. Training decreases the long-term cost of the organization, fulfil the needs and helps employee to retain in the same profession to develop their career (Blau et al., 2016; Bogenschütz et al., 2015; Faul et al., 2010; Felix et al., 2011; Luz & Hanson, 2015;). Training is very important for employees to motivate in their careers. Training creates an interface between employee and career commitment. Employees working in the insurance sector of Pakistan need a planned action to bring about permanent changes in employee skills, attitudes, and behaviours” (Wexley & Latham, 1982; Virtanen et al., 2003; Tomkins & Ogloff, 1990). In this study, operationally defines training as a success and commitment for the employees in insurance sector of Pakistan. Furthermore, this work operationalizes training as a one-dimensional construct using an index of ten training measures adopted from (Subbaiah, 2013 and Rahman, 2014). These ten items were used to determine and measure the respondent’s (permanent employees) training in insurance sector. All the items of training were gauged on a 5-point Likert-type scale to measure training.

Table 3.5 Training

Q#	Original items	Source	Comment	Adjusted items
1	Our organization conducts extensive training programs for its employees in all aspects of quality?	Subbaiah, (2013)	Adopted	Our organization conducts extensive training programs for its employees in all aspects of quality.
2	Employees in each job will normally go through training programs every year?		Adopted	Employees in each job normally go through training programs every year.
3	Training needs are identified through a formal performance appraisal mechanism?		Adopted	Training needs are identified through a formal performance appraisal mechanism.
4	There are formal training programs to teach new employees the skills they need to perform their jobs?		Adopted	There are formal training programs to teach new employees the skills they need to perform their jobs.
5	I believe social circle in the firm is expanding due to participation in the training program?		Adopted	I believe social circle in the firm is expanding due to participation in the training program.
6	I believe my promotion is a result of induction of the training program?		Adopted	I believe my promotion is a result of induction of the training program.
7	There is not enough training opportunities for me inside the organization.		Adjusted	There are not enough training opportunities for me inside the insurance organization.
8	Training and development enable to share knowledge transfer.	Rahman, (2014).	Adjusted	Training and development enable to share knowledge transfer in insurance sector.
9	Training and development link with career development.		Adjusted	Training and development link with career development in insurance sector.
10	Training increased job satisfaction and employees moral.		Adjusted	Training increased career commitment and career success of employees.

3.6.1.5 Career Success

Career success can be defined as “the positive psychological and career related contributions or achievements of employees as a result of their career experiences” (Judge et al., 1995; Ballout, 2009; Yang & Lau, 2015; Haines et al., 2014). Professional Career success is greater when employees have positive characteristics and are sponsored by specific profession or organization (Turban et al., 2016). Now a day’s employees are primarily focused on career success through promotional opportunity, rewards, job security and training that help permanent employees to navigate their career (Akkermans, & Tims, 2016). Career success is depending on the employees’ promotional opportunity, rewards, job security, training, career commitment, career contributions, achievements and beliefs about their careers in the insurance sector of Pakistan. According to Chen (2011) career success is “the long-term experiences of job”. In this study, operationally defines career success for the employees in insurance sector of Pakistan. Moreover, this study operationalizes career success as a one-dimensional construct by an index of five career success measures adapted from Greenhaus et al. (1990). These five items were used to determine and measure the respondent’s (employee) career success in insurance sector. All the items of career success were gauged on a 5-point Likert-type scale (1 = Strongly disagree; 2 = Disagree; 3 = Neither agree or disagree (Neutral); 4 = Agree; 5 = Strongly agree).

Table 3. 6 Career Success

Q#	Original items	Source	Comment	Adjusted items
1	I am satisfied with the success I have achieved in my career.	(Greenhaus, Parasuraman & Wormley, 1990)	Adjusted	I am satisfied with the success I have achieved in my career in insurance sector.
2	I am satisfied with the progress I have made toward meeting my overall career goals.		Adjusted	I am satisfied with the progress I have made towards meeting my overall career goals in insurance sector.
3	I am satisfied with the progress I have made toward meeting my goals for income.		Adjusted	I am satisfied with the progress I have made toward meeting my goals for income in insurance sector.
4	I am satisfied with the progress I have made toward meeting my goals for advancement.		Adjusted	I am satisfied with the progress I have made toward meeting my goals for advancement in the insurance sector.
5	I am satisfied with the progress I have made toward meeting for the development of new skills.		Adjusted	I am satisfied with the progress I have made toward meeting for the development of new skills in insurance sector.

3.6.1.6 Career Commitment

Career commitment can be defined as “the strength of one’s motivation to work in a chosen career role” (Hall, 1971, p.59). The concept of career commitment defines that

someone recognizes values and engage in same career of his or her profession and this refers to the current employees working in the insurance sector of Pakistan (Fu & Chen, 2015; Ugboro & Obeng, 2015). Dynamic work environment and promotional opportunity, rewards, job security and training led employees to exhibit career commitment and it becomes the source of career success (Ballout, 2009). According to Ballout (2009) there is a strong and significant association between career commitment and career success. Employees with higher career commitment will put their energy in work and organization to achieve career success (Wang et al., 2016). In this study, promotional opportunity, rewards, job security and training meet the needs of permanent employees and make them committed to their careers in the insurance sector of Pakistan. Six items have been used to measure the career commitment. This study, operationally defines career commitment of the employees in insurance sector of Pakistan. Moreover, the study operationalizes career commitment as a unidimensional construct using an index of six career commitment measures adapted from Blau's, (1999). These six items have been used to determine and measure the respondent's (permanent employees) career commitment in insurance sector. This gauged on 5- point Likert type scale to measure career commitment.

Table 3. 7 Career Commitment

Q#	Original items	Source	Comment	Adjusted items
1	I definitely want a career for myself in current area.	Blau's, (1999).	Adjusted	I definitely want a career for myself in insurance sector.
2	If I could do it all over again, I would choose to work in this profession.		Adjusted	I have chosen as a career to work in this insurance sector.
3	I would recommend a career in hotel industry to others.		Adjusted	I will recommend to others to work in insurance sector as a career.
4	I do not feel “emotionally attached” to my career.		Adopted	I do not feel “emotionally attached” to my career.
5	If I had all the money I need without working, I would probably still continue in this profession.		Adjusted	If I had all the money I need without working, I would probably still continue in this insurance sector.
6	I spend a significant amount of personal time reading profession related journals or books.		Adopted	I spend a significant amount of personal time reading profession related journals or books.

3.6.1.7 Self-Efficacy

The term self-efficacy is defined as “belief in one's capabilities to organise and execute the courses of action required to produce given attainments” (Bandura, 1997; Paciello et al., 2016). Self-efficacy is discussed as a moderating variable to find the beliefs, emotions and attaching of individuals towards career in insurance sector.

Individuals' beliefs and a personal judgment to execute the course of actions successfully perform occupational tasks and get particular career success in insurance sector of Pakistan (Ballout, 2009; Spurk & Abele, 2014). Self-efficacy influences the level of career success of employees highly committed to their careers (Ballout, 2009). Career success and career commitment have a strong significant relation but self-efficacy may influence little because of the negative beliefs of Pakistani people about insurance sector. In this study, operationally defines self-efficacy belief of employees in insurance sector of Pakistan. The study operationalizes self-efficacy as a one-dimensional construct using an index of eight self-efficacy measures adopted from (Chen et al., 2001). These eight items were used to determine and measure the respondent's (permanent employees) self-efficacy belief in insurance sector. This gauged on a 5-point Likert type scale to measure self-efficacy.

Table 3. 8 Self-Efficacy

Q#	Original items	Source	Comment	Adjusted items
1	I will be able to achieve most of the goals that I have set for myself.	Chen, Gully & Eden, (2001)	Adopted	I will be able to achieve most of the goals that I have set for myself.
2	When facing difficult tasks, I am certain that I will accomplish them.		Adopted	When facing difficult tasks, I am certain that I will accomplish them.
3	In general, I think that I can obtain outcomes that are important to me.		Adopted	In general, I think that I can obtain outcomes that are important to me.
4	I believe I can succeed at most any endeavor to which I set my mind.		Adopted	I believe I can succeed at most any endeavour to which I set my mind.

5	I will be able to successfully overcome many challenges.	Adopted	I will be able to successfully overcome many challenges.
6	I am confident that I can perform effectively on many different tasks.	Adopted	I am confident that I can perform effectively on many different tasks.
7	Compared to other people, I can do most tasks very well.	Adopted	Compared to other people, I can do most tasks very well.
8	Even when things are tough, I can perform quite well.	Adopted	Even when things are tough, I can perform quite well.

3.7 Population of the Study

The population for this study consists of all the permanent employees working in insurance sector of Pakistan. The present study will target the permanent employees of insurance industry from three out of four provinces, which include Punjab, Sindh and KPK Pakistan. Baluchistan province was excluded from the study because of security problems. According to the Insurance Book (2013-2014), there are almost 9,000 employees working in Insurance sector of Pakistan. We proposed to use simple random sampling for current study. For this purpose, the sampling frame was consisted of all the employees of the insurance industry located in Pakistan.

Insurance employee were chosen as targeted individuals for this study because they are fewer in number as compared to the population of Pakistan and other insurance sector of developed countries. Another reason for choosing the permanent employees

of insurance sector is that they received no attention from earlier researchers, most of the studies focused agents of insurance sector and people are reluctant to join insurance sector as career. Moreover, the objective of the study to focus the career success and believe of fewer permanent employees of insurance sector of Pakistan. Most of the researchers Nbi (1999; 2000; 2003), Lau and Pang (2000), Gouid and Penley (1984), Judge et al., (1995), Tu et al., (2006), Burke et al., (1998a; 1998b; 2006) focused university students, administrative and technical staff, employee from manufacturing companies, agents of insurance companies, executive's career success and managerial staff of financial companies but no one discussed the permanent employees' of insurance sector of Pakistan which is the most neglected service sector of Pakistan.

The sample of this study only include the permanent employees which means the permanent employees of insurance sector of Pakistan to evaluate the employee's career success in the organization (insurance sector), career commitment in the insurance sector as career and their belief about career success and the insurance sector. As discussed earlier that the target population of this study was the permanent employees of insurance sector of Pakistan. According to Year Book 2013-2014 of IAP, the total number of insurance companies in Pakistan is 35 and out of them 29 is non-life insurance companies and 06 are life insurance companies. The total number of employees working in the insurance sector of Pakistan is almost 8898. Name of insurance organizations and their number of employees working the organizations are mentioned in below table 3.9 according to the Year Book 2013-2014 of IAP.

Table 3. 9 List of Insurance Companies and employees in Pakistan.

Sr. No.	Insurance Companies	Number of Employee
1	ACE Insurance Ltd.	16
2	Adamjee Insurance company Ltd.	782
3	Alfalah Insurance company Ltd.	198
4	Alpha Insurance company Ltd.	65
5	Asia Insurance company Ltd.	45
6	Askari General Insurance company Ltd.	398
7	Atlas Insurance company Ltd.	160
8	Century Insurance company Ltd.	140
9	Cooperative Insurance Society of Pakistan Ltd.	28
10	Crescent Star Insurance company Ltd.	81
11	East West Insurance company Ltd.	142
12	EFU General Company Ltd.	1217
13	Excel Insurance company Ltd.	22
14	Habib Insurance company Ltd.	199
15	IGI Insurance company Ltd.	125
16	Jubilee General Insurance company Ltd.	627
17	New Hampshire Insurance Company	55
18	The Pakistan General Insurance Company Ltd.	35
19	PICIC Insurance Ltd.	87
20	Premier Insurance Ltd.	150
21	Pakistan Reinsurance Company Ltd.	15
22	Reliance Insurance Company Ltd.	205
23	SPI Insurance Company Ltd.	292
24	Security General Insurance Company Ltd.	123
25	Shaheen Insurance Company Ltd	106
26	Silver Star Insurance Company Ltd	53
27	TPL Direct Insurance Ltd.	148
28	UBL Insurance Ltd.	128
29	United Insurance Company of Pakistan Ltd	602
30	Adamjee Life Insurance Company Ltd.	125
31	Asia Care Health & Life Insurance Company Ltd.	68
32	East West Life Assurance Company Ltd.	57
33	EFU Life Assurance Ltd.	1280
34	IGI Life Insurance Company (Pakistan) Ltd.	162
35	Jubilee Life Insurance Company Ltd	962

3.8 Unit of analysis

The unit of analysis consist of the permanent employees working in the Insurance sector of Pakistan. All type of employees working in Insurance sector was considered except the employees having working experience less than two years because according to Guest 2007; Waiganjo, (2012) the perception of employment relationship between employee and organization is developed in spending a minimum of two years within the organization. Employees' beliefs become very strong about organization within 2 years and they have expectations in the areas of promotion, rewards, training, job security, career, career commitment and career growth in form of career success (Waiganjo, 2012). All the top management, middle management and frontline managers and backstage employees were considered as unit of analysis.

3.9 Sampling Frame and Sample Size

Sampling is the process of selecting an appropriate size of sample from the target population in order to generalize the findings of the study on the population. Two things are most important to considered while sampling which includes sample size and sampling techniques. In determining the required sample size, the present study utilized Krejcie and Morgan's sample size determination procedure to estimate the required sample size. As per Krejcie and Morgan table, 368 sample size is enough to represent the population of 8898 (according to the Year Book 2013-2014 of IAP). Hence, the sample size of 368 deemed appropriate for the generalization of the research findings. Sampling frame were taken from the Insurance Book (2013-2014).

3.10 Sampling Procedure

Both probability and non-probability sampling have their own characteristics but probability sampling considered superior as compare to non-probability sampling because the findings based on the data collected from the probability sampling can be generalised. For the reason, in the study, the probability sampling technique was adopted.

3.11 Sampling Technique

Sampling technique is the method to choose the sample from population. As discussed earlier that probability sampling was used. More specifically, simple random sampling technique that is a type of probability sampling was used. For the reason, the sampling frame was collected from the Insurance Book IAP 2013-2014.

The Insurance Book is used for choosing the population and sample for population, which is published by Insurance Association of Pakistan (IAP) and officially launched by State Bank of Pakistan (SBP). First identify the list of insurance companies which are given in IAP and also mentioned in table 3.9. These companies are registered and currently working in Pakistan. In second step, identify the permanent employees working in insurance companies which are also enlist in IAP. Third pick the random employees from list by the numeric codes were assigned to the each element of the population. Later, 368 random numbers generated by using random number generation technique through statistical package for social sciences (SPSS) version 23. All the numbers generated through random number generation technique was considered as study sample. Last these permanent employees were contact directly, through emails and mails to send the questionnaires to get the study sample.

3.12 Data Collection Procedure

The data collection for this was started from October, 2015 after pilot study. The data were collected from October, 2015 to February, 2016. The study involved the permanent employees of Insurance sector of Pakistan except the employees of Baluchistan province. Questionnaire technique was used to collect the data from the respondents. All the responses were collected on five point Likert-type scale. The survey was personally administrated. The data was collected by using self-administered questionnaires (in the form of a booklet) from the permanent employees from insurance companies of Pakistan. The respondents had been selected using simple random sampling. This sampling design is more efficient because each important segment of the population is adequately sampled, more valuable and comparisons among groups are possible (Sekaran & Bougie, 2010). The questionnaires were distributed among the randomly selected employees of all insurance companies.

The data were collected in two phases. The first phase was in between October, 2015 to December, 2015. The second stage was started from January, 2016 to February, 2016. Respondents were requested to fill the questionnaire within time limit. In the first phase, researcher collected 182 filled questionnaires. All the 182 responses were considered as early respondents. Later on, researcher extended the date of receiving from January, 2016 to February, 2016. In the specified point of time, researcher made follow-up calls and messages through SMS to the respondents. In the specified period of time, researcher collected 168 responses. All the 168 responses were considered as late respondents.

3.13 Data Analysis Strategy

The current study is based on the descriptive and inferential analysis. For the descriptive statistics and preliminary analysis, researchers used SPSS version 23 and Confirmatory Factor Analysis (CFA) and inferential statistics, researchers used Structural Equation Modelling technique (SEM) using SmartPLS 3.0. After data gathering, all the responses were coded to the SPSS version 23. After completing the first task, initial screening was conducted to identify the key punch errors in data set and missing values. Later, data and demographics was described through descriptive statistics. In last, inferential statistics results were checked through PLS-SEM technique using SmartPLS. PLS-SEM technique was adopted due to the second generation technique and the complexity of research model.

3.14 Questionnaire Design and Validation

Designing of a questionnaire is a big task in the survey sampling studies. It is all about to decide main concept and indicators behind the study, suitable variables, plausible wording of questions, formulation of questions, logical order and sequence of questions and pretesting of the questionnaire. According to Folz (1995), the hallmark of survey designs are simplicity, clarity, and attractiveness. Casley & Kumar (1988) argue “the respondent should be able to see immediately the relationship between the questions asked and the stated objective of the study”. Fink and Kosecoff (1985) and Fowler (1993), among many others, seem to favour self-administered questionnaires. In the present study, we use a self-administered questionnaire, mainly based of 5-point Likert scale.

3.14.1 Pre-test

Pre-test of a questionnaire is a very important step in the preparation of a self-administered questionnaire in order to rectify the possible weaknesses, gaps and ambiguities. Converse and Presser (1986) suggest at least two pre-tests. Following this approach, we also make two pre-tests. In the first review procedure, the questionnaire was evaluated by different faculty members and Ph.D. scholars. After due corrections, at second stage, the questionnaire was distributed among few executive employees from the insurance companies which are on the key positions. They are Mr. Adnan Khaliq, Assistant General Manager in IGI General Insurance, Mr. Laeeq Ahmad, Zonal head in Jubilee Insurance Company, Mr. Malik Nazir, Zonal Head in Adamjee Insurance Company and Mr. Zia Moh-ud-din, Area Manager in Alfalah Insurance Company. Finally, all the amendments and modifications were made in the questionnaire. Thus, 60 copies of the study questionnaire were randomly distributed. A total of 60 respondents were contacted for pre-test. These 60 respondents were selected from five insurance companies. These respondents were not included in the main sample of the study. From these distributed questionnaires, 47 were collected and considered for further analysis. The pilot study was conducted from September 2015 to October 2015.

3.14.2 Pilot Test

A pilot test was also carried out in this study to check the validity and reliability of the instruments under study. The pilot study confirms the specific features of the research to see whether the adopted procedure are working as planned to reduce the future problems. It includes the validity and reliability of the research items.

3.14.3 Validity Analysis

Before going to the pilot study, the face validity of the instrument. For the reason, researchers were helped through the experts. For the reason, researchers consulted a small number of experts and managers from the insurance sector. Experts consulted included Associate Professor, Dr. Kamal bin AB Hamid, Senior Lecturer, Dr. Arfan Shahzad from Universiti Utara Malaysia and Professor, Dr. G. R. Pasha, Associate Professor, Dr Hassan Bucha and Associate Professor, Dr. Muhammad Aslam from Bahauddin Zakariya University Multan, Pakistan and some of the Ph.D scholars who were conversant with the same framework of this research were also consulted to check the clarity of the study questionnaire. Moreover, some executives from top management and middle management were also conducted for their input. After considering the experts' observations, we adapted a better and rectified version of the instrument.

3.14.4 Reliability Test

There are many tools available for testing of reliability. However, the coefficient of Cronbach's alpha reliability test is commonly used measure to test the reliability and inter-item consistency (Garson, 1998; Sekaran & Bougie, 2010). Some acceptable threshold for the Cronbach alpha is more than 0.70 (Garson, 1998) and higher than 0.6 for the inter-item correlations (O'Sullivan et al., 2003). It displays the degree to which responses of the respondents to all of the asked items are consistent. After conducting the reliability test of Cronbach's alpha, it was noted that all of the measures had a higher reliability standard. The results of reliability test ranged from 0.63 to 0.95. These finding matched the reliability criterion, available in the literature (Hair Jr. et al., 2010; Nunnally, 1978; Sekaran & Bougie, 2010).

Table 3. 10 Reliability Test

Constructs	Number of Items	Cronbach's Alpha
Career success	5	0.74
Career commitment	6	0.71
Promotional opportunity	6	0.86
Rewards	7	0.63
Job security	5	0.78
Training	10	0.95
Self-efficacy	8	0.92
Total	47	

Table 3.10 showed the summary of the results for reliability measures for pilot test. For different constructs under this study the Cronbach's alpha values were all above 0.70. From this finding it can be concluded that all the constructs under study were reliable, and consequently, there was no need to delete any of the items from the instrument.

3.15 Data Analysis

The analysis techniques used in this research were involved a few stages. First stage was the data screening and filtering. At the second stage, data coding and scaling were made. For each of the above sated items, total score of the Likert scale was made. For example, for "Career Success", there are 5 items. Thus, total score for this variable will fluctuate between 5 (minimum) and 35 (maximum).

Frequency analysis and descriptive statistics are made for the qualitative and quantitative variables (where what is applicable). In the present study, the data had been analysed by using Statistical Packages for Social Science (SPSS version 23.0) and Partial Least Squares (PLS) technique using Smart-PLS 3.0 software. These are

compute-based program to support the statistical analysis and there are widely used by many researchers for various types of studies due to its easiness of use and effectiveness of outcome. PLS is a variance based Structural Equation Model (SEM) and according to (Urbach & Ahlemann, 2010), PLS focuses on theory development instead on theory testing and is more concerned with prediction as compared to model fitting. In the study done by Chin and Newsted (1999) for application, prediction and forecasting, when the phenomenon under research is relatively new, unused or changing or when the theoretical model demonstrate or measures are not well formed, a PLS approach is more suitable.

Thus, PLS was used in this study to build upon the Prospect Theory by incorporating promotional opportunity, rewards, job security and training as independent variables, career commitment as mediator, using self-efficacy as the moderator and career success as dependent variable. Essentially, this study was determined the impact of the promotional opportunity, rewards, job security and training on career success of permanent employees working in the insurance sector of Pakistan. Besides, this study will also test the moderating effect of self-efficacy on the relationship between the career success and career commitment of employees working in insurance sector.

Data was screened for outliers and preliminary analyses had been carried out to ensure there is no violation of the assumptions of multivariate normality, linearity, multicollinearity and homoscedasticity before parametric analyses were carried out for the data, (Pallant, 2007). Common method variance or same-source bias was examined as the data are collected through self-reported questionnaires and in particular, both the predictor and criterion variables were obtained from the same person (Podsakoff et al., 2003). Statistical remedy, Harman's single factor was used to

test the existence of same source bias by entering all the principal constructs into a principal component factor analysis (Podsakoff & Organ, 1986; Podsakoff et al., 2003).

PLS Structural model was assessed by path coefficients, explained variances and effect sizes. Goodness-of-fit (GOF) which is a geometric mean of the average communality (outer measurement model) and the average R^2 of the endogenous variables represent an index for validating and confirming the PLS model. The value of goodness-of-fit GOF criterion standard is normally lies between 0 and 1 and a larger value of GOF indicates an estimation of better path model. Cohen (1988), R square values of 0.13 for endogenous variable are considered moderate. Falk and Miller (1992) suggested that values of R-squared should be greater than 0.10 deemed adequate in order for the variance explained of a particular endogenous construct.

The effect size test was also used to determine if statistical difference is truly enough or is occurred by chance as large sample size could result in very small differences to become statistically significant (Cohen, 1998; Samat et al., 2008). According to Cohen (1988), effect size of 0.15 is considered as medium. Predictive capability of PLS was measured by using the predictive relevance, Q square. Blindfolding approach was used to estimate Q Square. For Q square more than 0, the model was deemed to have predictive relevance and if Q square is less than 0, the model has lack of predictive relevance (Fornell & Cha, 1994).

3.16 Chapter Summary

This chapter explained the variables, their strength of relationship among the variables used in the theoretical research framework of the study, defining the development of

hypotheses and operationalization of the constructs studied in this research. In this chapter, the study adopts as well as adapts a cross-sectional survey research design with the population of all permanent employees working in insurance companies of Pakistan. It described the sampling technique and procedure following in selecting the representative sample from the concerned population. This chapter explained the survey instrument and presented the way for collection of data in detail. Moreover, SPSS v23.0 and Smart-PLS 3.0 were used for the analyses.



CHAPTER FOUR

DATA ANALYSIS AND FINDINGS

4.1 Introduction

The primary and main objective of this chapter is to describe the research results that includes descriptive statistics, demographic profiling of the respondents, reliability and validity of the instruments used for the study and in last the results of the suggested hypothesis. This chapter represents the research findings based on the data collected from the permanent employees of insurance sector of Pakistan. Moreover, this chapter covers following section.

First, the chapter discuss about the response rate of the study, non-response bias. Second, preliminary data analysis for data screening are presented. Third, the chapter discuss about the reliability and reliability of the scales in measurement model section. In last, the structural model is discussed where direct and indirect relations are discussed along with effect size, predictive relevance.

4.2 Data Collection and Responses

The data collection was started in start of September, 2015, then after several follow ups for retrieval of the questionnaire, the survey was called off at the end of February, 2016. Six hundred and fifty (650) questionnaires were distributed across insurance companies of Pakistan (See Table 4.1). Total numbers of 386 questionnaires were returned back. After collection of data, the permanent employees of insurance sector who have less than two years of experience were deleted from data set. Total numbers of 30 responses were deleted from 386 returned questionnaires and 06 questionnaires were not usable and 350 is the usable sample. In addition, 06 problematic

questionnaires were also deleted from dataset. Hence, 350 questionnaires were considered for further data analysis. Hence, the retrieved questionnaires represent overall 59.38% response rate but the valid response rate was 53.85%.

The respondents of the study were insurance sector employees therefore, the respondents are scattered around the three provinces of Pakistan and very few in number according to population of Pakistan and as compared to the employees of insurance sector in other countries. Researchers adopted follow-up methods using phone calls, reminders, SMS and personal visits to achieve the handsome response rate of 59.38% as suggested by Sekaran & Bougie (2010). Secondly, the valid response of 350 questionnaires were considered to be adequate because Hui and Wold (1982), Chin and Newsted (1999), Reinartz et al., and Hair et al., (2014) confirmed the performance of PLS-SEM analysis with small sample. In addition, the reported response rate of the present study is also followed by past studies of Kropp et al. (2006), Li et al. (2008), Mohammed and Obeleagu-nzelibe (2014), Muthuvelayutham and Jeyakodeeswari (2014), and Voss and Voss (2000).

Table 4.1 Response rate of the Questionnaire

Response	Overall
No. of distributed questionnaire	650
Questionnaires returned back	386
Responses have experience less than two year	30
Problematic questionnaires	06
Usable questionnaires	350
Questionnaires not returned	294
Response rate (%)	59.38
Usable response rate	53.85

4.3 Non-response Bias Test

In surveys, the issue of non-response bias is a very common issue especially when the answers (responses) of respondents vary from those respondents who do not answer or when the respondents do not respond to few or all the asked questions. A non-response bias is basically an inability to get required information from the potential respondents. It may arise due to the difficulty while contacting the respondents or denial from respondent to participate in the survey (Yehuda, 1999).

Actually, the non-response bias issue is gained from responses to the questions asked from the respondents, and the information (responses) provided by respondents being different from those respondents who refuse to respond (answer) the question(s) (Armstrong & Overton, 1977). Thus, the results will not permit one to say how total number of respondent actually responded. Therefore, this results in non-response bias that affects the generalization of the results from sample to the population under study.

To deal the issue of non-response bias, the substantial difference among respondents who responded early and respondents who responded later were compared using the variables under this study. Thus, the response bias test was conducted by classifying the respondents into two different groups classified as early responses and late responses.

Independent-sample t-tests were performed for all of the variables under study to discover if there was any bias among these groups. For testing equality of variances, the Levene's test was conducted to assess whether the variances among the respondents of early and late group differ or not.

Table 4.2 Descriptive Statistics for Early and Late Response

Variables		Response Group*	N	M	SD	SE
CS	Career Success	1	182	3.8549	0.66884	0.04958
		2	168	3.9262	0.70907	0.05471
CC	Career Commitment	1	182	3.4936	0.67088	0.04973
		2	168	3.6726	0.67581	0.05214
PO	Promotion Opportunity	1	182	3.6383	0.78132	0.05791
		2	168	3.6815	0.78764	0.06077
R	Reward	1	182	3.5738	0.73359	0.05438
		2	168	3.6114	0.68786	0.05307
JS	Job Security	1	182	3.9286	0.53760	0.03985
		2	168	4.0298	0.51126	0.03944
T	Training	1	182	3.7813	0.56214	0.04167
		2	168	3.8577	0.62613	0.04831
SE	Self-Efficacy	1	182	4.0563	0.56156	0.04163
		2	168	4.1912	0.55295	0.04266

* 1=Early respondents, 2=Late respondents

Table 4.2 yields that the averages and standard deviations (SD) of respondents of early and late group were not very different from each other. The results in Table 4.2 are based on score of career success (CS), career commitment (CC), promotional opportunity (PO), Reward (R), job security (JS), training (T) and self-efficacy (SE). The results reported in Table 4.2 are not found to be statistically significant different for all the measures, stated above.

For CS, the mean and SD early respondents (M=3.85, SD = 0.66) reported non-significant difference compared to the late respondents (M=3.92, SD = 0.70). For CC, the mean and standard deviation of early respondents (M=3.49, SD=0.67) reported no significant change than the late respondents (M=3.67, SD = 0.67). For score of PO,

the mean and standard deviation of early respondent ($M=3.63$, $SD=0.78$) reported no major difference than the late respondents ($M = 3.68$, $SD=0.78$). Furthermore, with respect to R, the mean and standard deviation of early respondent ($M=3.57$, $SD=0.73$) reported to significant difference than the late respondents ($M=3.61$, $SD=0.68$). The mean and standard deviation of early respondents with respect to JS ($M=3.92$, $SD=0.53$) reported to significant difference than the late respondents ($M=4.02$, $SD=0.51$). For score of t, the mean and standard deviation of early respondents ($M=3.78$, $SD=0.56$) reported no significant difference than the late respondents ($M=3.85$, $SD=0.62$), similarly, with respect to SE the mean and standard deviation of early respondent ($M=4.05$, $SD=0.56$) reported no significant difference than the late respondents ($M=4.19$, $SD=0.55$).



Table 4.3 Independent -Sample t-Tests (Levene's Test for Equality of Variances and t-test for Equality of Means)

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
CS	Equal variances assumed	.874	0.350	-.967	348	0.334	-.07125	.07366	-.21611	.07362
	Equal variances not assumed			-.965	341.454	0.335	-.07125	.07383	-.21646	.07397
CC	Equal variances assumed	.360	0.549	-2.485	348	0.013	-.17903	.07203	-.32070	-.03736
	Equal variances not assumed			-2.485	345.350	0.013	-.17903	.07205	-.32075	-.03731
PO	Equal variances assumed	.179	0.673	-.516	348	0.606	-.04327	.08392	-.20832	.12178
	Equal variances not assumed			-.515	345.305	0.607	-.04327	.08395	-.20838	.12184
R	Equal variances assumed	.542	0.462	-.494	348	0.622	-.03761	.07618	-.18744	.11222
	Equal variances not assumed			-.495	347.912	0.621	-.03761	.07598	-.18705	.11183
JS	Equal variances assumed	.473	0.492	-1.801	348	0.073	-.10119	.05618	-.21169	.00931
	Equal variances not assumed			-1.805	347.686	0.072	-.10119	.05607	-.21147	.00909
T	Equal variances assumed	3.297	0.070	-1.203	348	0.230	-.07642	.06352	-.20135	.04851
	Equal variances not assumed			-1.198	336.225	0.232	-.07642	.06380	-.20191	.04907
SE	Equal variances assumed	1.647	0.200	-2.262	348	0.024	-.13490	.05964	-.25220	-.01760
	Equal variances not assumed			-2.263	346.543	0.024	-.13490	.05960	-.25213	-.01767

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

However, Levene's test of equality of variances yields that the early and late group have not equal variances, but the independent-sample t-tests for equality of means for all the stated cases are not found to be statistically significant ($p\text{-value} > 0.05$ for all the cases). Thus, it can be reported that significant differences between early and late groups of the respondents does not exist. All this suggests that no issue of non-response bias found in this study.

4.4 Common Method Bias Test

Since the collected data on the exogenous and endogenous variables were gathered at the same time and same questionnaire, the common methods bias could deform the collected data. Therefore, considering the potential issue caused by common bias method in behavioural researches. Hence, present study conducted a statistical analysis to confirm that there is small variation in observed scores. Similarly, due to methods effect, the correlations among variables are not inflated. Common method bias refers to the variance attributable solely to the procedure of measurement as compared to the actual variables the measures represent (Podsakoff et al., 2003).

There are many controversies on the severity of common method bias in data (Bagozzi, 2011). For the reason, there are many statistical procedures and techniques to deal with common method bias. These procedure and statistical techniques include clarity and wording of questions asked, confidentiality (secrecy) of the respondents' information and statistical Harman's one-factor test (Podsakoff et al., 2003). The unrotated factor analysis with 47 items under this study discovered that there is no single factor that account 50% or more of the variance. The results from factor analysis produced 12 distinct factors with 26.921% of the total variance that indicates the

absence of common method bias from the study as per Lowry and Gaskin (2014) and Podsakoff et al., (2003) where 50% explained variation out of total variance is an indication of common method bias.

4.5 Initial Data Examination, Screening and Preparation

Screening and editing of raw data is considered as mandatory steps before performing any statistical and inferential analysis. Therefore data screening should be conducted to identify and check any possible violation about the basic assumptions related to the application of multivariate techniques (Hair et al., 2010). Furthermore, examination of data collected enables the researcher to gain a better and comprehensive understanding of the data. Thus, normality, existence of outliers, missing observations in data, and existence (multi)collinearity were also tested and handled accordingly.

4.5.1 Missing Data Analysis

Considering the adverse effects of missing observations in the data, it is called for protective action at the data collection stage in an effort to cut down the occurrence of missing observations. After receiving the completed questionnaires, we ensured that all of the questions asked were answered, appropriately. According to Hair et al. (2013), existence of any missing observation(s) in data should be changed by average value when less than 5 percent missing observations per question exists. In the present study, analysis of missing observation suggested that in this study none of the indicators had 5 percent of missing observations ranging from 0.7% to 1.8%. Hence, the missing values were replaced with average values.

4.5.2 Analysis of Outliers

An outlier is “a data point that is far from observing other observations”. Variation in the measurements and external errors may be source of outliers (Churchill & Iacobucci, 2004). Outliers distort statistics and can give misleading results (Tabachnick & Fidell, 2013).

In the present study, Mahalanobis D^2 was used to identify and handle effectively outliers as suggested by Tabachnick and Fidell (2013). The Mahalanobis D^2 was computed using linear regression analysis followed by the calculation of the Chi-square value. According to Mahalanobis, degree of freedom (df) is equal to the number of predictors. From Chi-square table, at level of significance 0.001 at degree of freedom 6, the critical value is 16.81. Therefore, any case with a Mahalanobis D^2 value equal 16.81 or above was considered as a multivariate outlier and therefore, such outliers should be removed from the dataset. Total number of six outliers were deleted from dataset.

4.6 Sample Characteristics

In this research, primary data is collected from permanent employees of the insurance companies of Pakistan. In primary data collection, major focus was on the variables used in the research frame work.

With all these variables used in research, respondents of this study were also asked to indicate the aspects, features related to work description, employee characteristics, education, experience, marital status and gender of the employees working in the

insurance sector of Pakistan. The following are the results of the characteristics of the respondents.

Initially, respondents of the study were asked to indicate their job designation or status in the insurance company in which they are working as employee. Job designation and job position make it confirm that respondents are permanent employees of the firm. Respondents of the study were also asked to mention their job designation by writing the name of their position in the questionnaires. This option indicates that in the insurance sector of Pakistan, most of the employees are working as managers and sales & marketing executive's positions. In which most of the employees are working on sales & marketing executive positions.

The descriptive analysis revealed that 31.1% employees are working as managers in different insurance companies and 68.9% employees are working as sales & marketing executive in insurance sector of Pakistan. This analysis also indicates that most of the employees are related to sales and marketing job in the insurance sector. It also shows that it is the backbone of this service sector.

This descriptive analysis of respondent's demography also shows the ratio of males and females working in the insurance companies. Respondents were also asked to mention their gender in the questionnaires. This option indicates the working ratio of males and females in insurance sector of Pakistan. This analysis revealed that 81.7% males and only 18.3% females are working in the insurance sector of Pakistan.

In the primary data collection respondents were asked about their qualification in the questionnaires. This descriptive analysis revealed the education level of employees having different ratios. Only 3.5% of employees have completed matric or below in

education, 9.6% have completed intermediate. 32.6% employees are graduate and 51.1% have completed their master level. This analysis also shows that 3.2% employees in insurance sector have completed higher education which is above than master level.

Table 4.4 Summary of Respondents' Demography

Education	Frequency	Percent	Valid Percent	Cumulative Percent
Matric or below	9	2.6	2.6	2.6
Intermediate	29	8.4	8.4	11.0
Graduate	113	32.8	32.8	43.9
Master or above	183	53.2	53.2	97.1
Others	10	2.9	2.9	100.0
Total	344	100.0	100.0	

Designation	Frequency	Percent	Valid Percent	Cumulative Percent
Manager	107	31.1	31.1	31.1
Sales & Marketing Executive (SME)	237	68.9	68.9	100.0
Total	344	100.0	100.0	

Experience in Years	Frequency	Percent	Valid Percent	Cumulative Percent
3.00	23	6.7	6.7	6.7
4.00	32	9.3	9.3	16.0
5.00	22	6.4	6.4	22.4
6.00	32	9.3	9.3	31.7
7.00	29	8.4	8.4	40.1
8.00	24	7.0	7.0	47.1
9.00	18	5.2	5.2	52.3
10.00	26	7.6	7.6	59.9
11.00	11	3.2	3.2	63.1
12.00	12	3.5	3.5	66.6
13.00	9	2.6	2.6	69.2
14.00	9	2.6	2.6	71.8
15.00	12	3.5	3.5	75.3
16.00	7	2.0	2.0	77.3
17.00	2	.6	.6	77.9
18.00	3	.9	.9	78.8

19.00	6	1.7	1.7	80.5
20.00	23	6.7	6.7	87.2
21.00	13	3.8	3.8	91.0
22.00	5	1.5	1.5	92.4
23.00	4	1.2	1.2	93.6
24.00	2	.6	.6	94.2
25.00	10	2.9	2.9	97.1
26.00	2	.6	.6	97.7
27.00	1	.3	.3	98.0
29.00	1	.3	.3	98.3
30.00	1	.3	.3	98.5
32.00	4	1.2	1.2	99.7
35.00	1	.3	.3	100.0
Total	344	100.0	100.0	

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	281	81.7	81.7	81.7
Female	63	18.3	18.3	100.0
Total	344	100.0	100.0	

Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Single	80	23.3	23.3	23.3
Married	262	76.2	76.2	99.4
Divorced	1	.3	.3	99.7
Widowed	1	.3	.3	100.0
Total	344	100.0	100.0	

4.7 Structural Equation Model (SEM)

The concept of SEM was discussed in the Chapter 3. SEM is appropriate for this research. The SEM is utilized to analyse the relationship of dependent and

independent variables used in research framework. Structural equation modelling technique has specific requirements related to data and sample conditions (Wold, 1966). When analysing data, SEM also accounts for measurement error, and it enables researchers to create latent variables measured by indicators (Fornell & Larcker, 1981). The overall advantage of PLS is to obtain determinate values of latent variables for forecasting. According to Ringle, (2014), one of the more important factors to consider is the option of PLS as compared to covariance-based SEM in applying both reflective and formative measurement models. If model uses reflective measurement models only, both the covariance-based structural equation modelling SEM or the PLS approach can be applied. For estimating the parameters of a SEM, following two approaches are used (1) covariance-based and (2) variance based approach.

“PLS path models are defined by two sets of linear equations: the structural model (inner model) and the measurement model (outer model). The structural model defines the relationship between latent variables, and the measurement model details relationships between the latent variables and its set of observed indicator variables”. Measurement model have further two types: a reflective and formative. In reflective measurement, the direction of causality is proceeded from construct to indicator. In formative measurement, the direction of causality is proceeded from indicator to construct.

In order to execute the SEM analysis, the two-stage approach was adopted as it is proposed by Anderson and Gerbing (1988). In the first stage, which is measurement model, the analysis was performed by determining the causal association between the observed variables and the underlying theoretical constructs. For this purpose, confirmatory factor analysis using Smart PLS 3.0 was performed (Ringle et al., 2014).

In the second stage, the paths or causal relationships between the fundamental exogenous and endogenous constructs were indicated in the structural model (Ringle et al., 2014).

The finding from the factor analysis are reported and stated in the previous chapter that all the items of instrument were confirmed from previous studies. In the present study, reliability and validity of the construct is evaluated and determined. In the entailing of factor analysis, the uni-dimensionality of the variables under study is indicated by the outer model. The structural models were evaluated after affirming the reliability and validity of the construct measures and relationships between the latent variables were analysed.

According to Hair et al., (2013) and Lowry and Gaskin, (2014), “it is necessary to note that model configuration is important since the approach for testing reflective measurement model is quite different from the approach used in testing formative measurement model”. All the indicators of latent variables in this study are reflective.

Specifically, the latent and the indicator variables are reflective rather than formative. Further, the analysis did not need testing second-order structures that contain two layers of components. In simple words, in inner model, the constructs of this study were treated as first order constructs. In terms of the sequence and relationship among the constructs, there are seven exogenous latent variables which include 4 independent variables namely promotional opportunity (PO), job security (JS), rewards (R) and training (T), one mediating variable that is career commitment (CC) and one moderating variable is self-efficacy (SE). Career success (CS) is the dependent variable of the study.

4.7.1 Content Validity

According to Hair et al. (2010), “the degree to which the variables (items) have the ability to measure a particular construct and how closely these items measure the concept for which they were designed to measure, reveals the content validity of construct”. As such, we would expect factor loading will be higher for the items measuring a construct as compared to their loadings on other constructs. Based on the factor analysis on the items, the items were correctly allocated to their specific construct.

In Figure 4.1 and Table 4.8 provides a two-prong evidence of the content validity of the measures used. The first evidence reveals that the items designed to assess a particular construct depicts evidence of having higher loadings of factor on their respective constructs as compared to other constructs. The second evidence yields the items’ significant loading on their respective constructs, validate the content validity of the constructs (Chow & Chan, 2008).

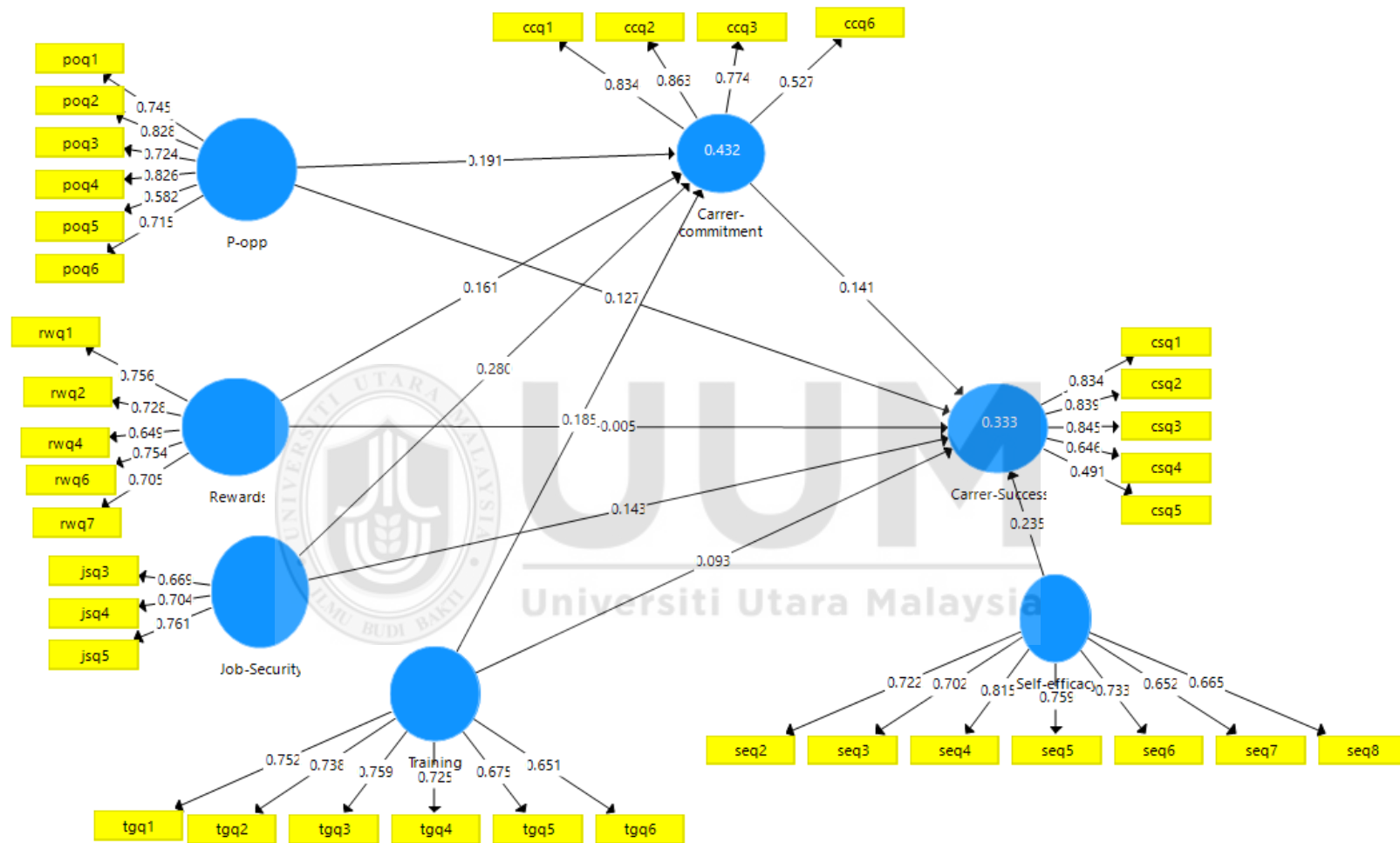


Figure 4. 1: *The Measurement Model*

Table 4. 5 Factor Loading/ Cross Loading

Items	Career-Success	Career-Commitment	Job-Security	PO	Rewards	Self-Efficacy	Training
ccq1	0.385	0.834	0.421	0.462	0.396	0.409	0.481
ccq2	0.432	0.863	0.446	0.414	0.416	0.459	0.434
ccq3	0.346	0.774	0.425	0.423	0.395	0.349	0.375
ccq6	0.187	0.527	0.304	0.350	0.308	0.304	0.344
csq1	0.834	0.406	0.416	0.370	0.347	0.420	0.368
csq2	0.839	0.395	0.348	0.351	0.302	0.398	0.347
csq3	0.845	0.396	0.340	0.415	0.338	0.405	0.435
csq4	0.646	0.265	0.257	0.241	0.190	0.292	0.179
csq5	0.491	0.157	0.169	0.200	0.120	0.106	0.149
jsq3	0.277	0.322	0.669	0.247	0.256	0.325	0.282
jsq4	0.268	0.348	0.704	0.338	0.265	0.235	0.347
jsq5	0.358	0.445	0.761	0.417	0.369	0.362	0.391
poq1	0.334	0.452	0.400	0.745	0.436	0.301	0.518
poq2	0.358	0.452	0.392	0.828	0.528	0.370	0.517
poq3	0.298	0.398	0.339	0.724	0.449	0.352	0.467
poq4	0.341	0.450	0.411	0.826	0.464	0.371	0.536
poq5	0.284	0.238	0.261	0.582	0.259	0.191	0.362
poq6	0.334	0.378	0.299	0.715	0.445	0.315	0.504
rwq1	0.326	0.390	0.328	0.445	0.756	0.286	0.420
rwq2	0.267	0.283	0.305	0.423	0.728	0.294	0.417
rwq4	0.214	0.343	0.255	0.411	0.649	0.321	0.386
rwq6	0.239	0.358	0.251	0.419	0.754	0.299	0.461
rwq7	0.274	0.406	0.371	0.420	0.705	0.403	0.401
seq2	0.356	0.362	0.347	0.385	0.430	0.722	0.338
seq3	0.348	0.379	0.342	0.333	0.360	0.702	0.367
seq4	0.423	0.469	0.398	0.362	0.316	0.815	0.334
seq5	0.340	0.412	0.309	0.335	0.313	0.759	0.286
seq6	0.297	0.288	0.212	0.268	0.273	0.733	0.249
seq7	0.295	0.259	0.193	0.175	0.216	0.652	0.225
seq8	0.259	0.345	0.382	0.310	0.352	0.665	0.312
tgq1	0.361	0.345	0.346	0.512	0.444	0.289	0.752
tgq2	0.312	0.364	0.354	0.578	0.438	0.312	0.738
tgq3	0.310	0.299	0.369	0.507	0.436	0.313	0.759
tgq4	0.331	0.310	0.379	0.484	0.430	0.259	0.725
tgq5	0.244	0.514	0.333	0.364	0.345	0.332	0.675
tgq6	0.269	0.441	0.293	0.399	0.404	0.288	0.651

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

The bold values in Table 4.5 indicates that loadings exceed the recommended threshold value of 0.50 or higher, indicating the acceptable contribution of the indicators to assigned constructs.

In our study, outer factor loading is considered as important criteria in order to assess contribution of indicator to assigned construct was examined. The threshold values of 0.50 or above should be used to examine the outer loadings (Hair et al., 2010). However, Hair et al. (2013) emphasized that the outer loading higher than 0.40 but smaller than 0.70 should be carefully studied/analysed and can be removed only if it increases the values of the AVE and CR.

For the first time the PLS algorism was computed, there were some items that loaded extremely poor, for example, following items are not included in the PLS algorithm, CCQ4, CCQ5, JSQ1, JSQ2, RWQ3, RWQ5, TG7, TG8, TG9, TG10 and SEQ1, because deletion of these items lead to increase in CR and AVE of all these constructs to the minimum acceptable values.

4.7.2 Convergent Validity

Convergent validity is the degree to which the items of a particular scale measure the same construct, and it is assessed for all the variables by examining the CR, AVE, items factor loadings and the significance of the outer loadings. Convergent validity is said to exists when the value of AVE for each construct is higher than 0.50, the value of CR is higher than 0.70, the items loading on their respective construct is higher than or equal to 0.70, and the values of t-test of the outer loading is higher than 1.96 (Gefen & Straub, 2005).

Internal consistency and reliability seems deficient when CR value is less than 0.60, however, values above 0.90 might indicate an invalid measure as it may show that the indicators are measuring the same concept (Hair et al., 2014), that is, indicators are providing redundant information. However, the main concern in PLS-SEM is individual reliability of indicator. Therefore, due to the drawbacks of Cronbach Alpha, a robust measure to assess the internal consistency reliability which is known as composite reliability (CR) was used, for further details, see Starkweather (2012). On the criteria for assessment of internal consistency reliability using CR, Hair et al. (2011) suggested based on discussion of Nunnally and Bernstein (1978) that the value of Cronbach Alpha should be greater than 0.70, though for exploratory research they suggested a slack of 0.60–0.70 as acceptable range. In this study, the reliability coefficient from Cronbach's alpha test for all of the latent construct was computed in SmartPLS standard algorithm and the result indicated that all these latent constructs have met and exceeded the minimum threshold of 0.70 as suggested by Hair et al., (2011).

Table 4.6 depicts the dependent variable, the composite reliability of career success (CS) is 0.857 and composite reliability for independent variables job security (JS), promotional opportunity (PO), rewards (R) and Training (T) is 0.755, 0.879, 0.843 and 0.884 respectively, while CR for moderating variable self-efficacy (SE) and mediating variable career commitment (CC) is 0.864 and 0.842 respectively. It should be noted that values of CR did not exceed the 0.90 benchmark for desirable values but it is not a 'definite' undesirable value because it did not exceed from 0.95 as suggested by Hair et al., (2014).

The CR is a measure of internal consistency and if value of CR is 0.70 or larger is considered as satisfactory value (Agarwal & Karahanna, 2000; Staples & Seddon, 2004). Table 4.6 presents the values of composite reliability for CS, CC, JS, PO, R, T, and SE. The CR for all of the variables are above the 0.70 as recommended. Peterson and Yeolib (2013) mentioned that CR which is calculated from SEM is considered as a more reliable alternative to Cronbach's alpha (which underestimate the true reliability).

As further proof of convergent validity, the value of AVE for each the construct should be higher than 0.50. AVE results are presented in Table 4.6, where all constructs have an AVE higher than 0.50, indicating strong convergent validity (Chin, 1998; Fornell & Larker, 1981). To show convergent validity, all (outer loadings) item loadings should be greater than 0.6, suggesting that more than half of the variance is captured by the constructs (Bassellier & Benbasat, 2004). For this study, Table 4.5 presents the factor loadings for each item

Table 4.6 Convergent Validity

Construct	Item	Loadings	CR	AVE
Career Success	csq1	0.834	0.857	0.554
	csq2	0.839		
	csq3	0.845		
	csq4	0.646		
	csq5	0.491		
Career commitment	ccq1	0.834	0.842	0.579
	ccq2	0.863		
	ccq3	0.774		
	ccq6	0.527		
Job Security	jsq3	0.669	0.755	0.507
	jsq4	0.704		
	jsq5	0.761		

Promotional Opportunity	poq1	0.745	0.879	0.55
	poq2	0.828		
	poq3	0.724		
	poq4	0.826		
	poq5	0.582		
	poq6	0.715		
Rewards	rwq1	0.756	0.843	0.518
	rwq2	0.728		
	rwq4	0.649		
	rwq6	0.754		
	rwq7	0.705		
Training	tgq1	0.722	0.884	0.523
	tgq2	0.702		
	tgq3	0.815		
	tgq4	0.759		
	tgq5	0.733		
Self- Efficacy	tgq6	0.652		
	seq2	0.665	0.864	0.515
	seq3	0.752		
	seq4	0.738		
	seq5	0.759		
	seq6	0.725		
	seq7	0.675		
	seq8	0.651		

4.7.3 Discriminant Validity

The discriminant validity concerns with the degrees to which one construct is different from another construct. Simply, the discriminant validity is measures of constructs that are theoretically not associated to each other (Churchill, 1979; Hair et al., 2013). Fornell-Larcker criterion is the most conventional approach in evaluating discriminant validity considered (Hair et al., 2013). Other criterion includes examination of cross-loading, which is however, considered more liberal, and since it

is probable to have more constructs exhibiting discriminant validity. Therefore, discriminant validity was assessed for all of the variables under this study CS, CC, JS, PO, R, T, and SE.

Hair et al. (2013), also argued that the discriminant validity can be evaluated and measured by checking the outer loadings of the indicators. They also argue that the discriminant validity can be shown when on a construct the outer loading of the indicators is greater than all its cross-loading with other constructs.

Discriminant validity is said to be established when the square root of value of AVE of each the construct is larger than the highest correlation of the construct with any other latent construct (Hair et al., 2013; Henseler et al., 2009). Therefore, the discriminant validity was evaluated in this study, by comparing the value of square root of AVE for each of the construct with the correlations values shown in the correlation matrix. Fornell-Larcker Criterion results are shown Table 4.10 for assessment with the square root of AVE of the constructs. The square root of value of AVE is larger than its highest correlation of construct with any other constructs. Thus, the discriminant validity on the construct is established. Therefore, having established the construct validity of the outer model, it is assumed that the results obtained related to the hypotheses testing should be valid and reliable.

Table 4. 7 Discriminant Validity

	1	2	3	4	5	6	7
1. Career-Success	0.744						
2. Career-Commitment	0.457	0.761					
3. Job-Security	0.428	0.529	0.712				
4. PO	0.439	0.542	0.478	0.741			
5. Rewards	0.371	0.50	0.424	0.59	0.719		
6. Self-efficacy	0.465	0.504	0.436	0.434	0.447	0.723	
7. Training	0.424	0.539	0.482	0.658	0.579	0.420	0.718

Table 4. 8 HTMT

	career-Success	career-commitment	Job-Security	PO	Rewards	Self-efficacy	Training
career-Success							
career-commitment	0.558						
Job-Security	0.633	0.837					
PO	0.525	0.686	0.703				
Rewards	0.444	0.659	0.65	0.729			
Self-efficacy	0.526	0.627	0.64	0.504	0.552		
Training	0.498	0.684	0.731	0.801	0.736	0.5	

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

Heterotrait-monotrait ratio of correlations (HTMT) as a new approach to assess discriminant validity in variance-based SEM (Henseler, Ringle & Sarstedt, 2015). HTMT value smaller than 1 shows that the true correlation between the two construct should differ. Some authors suggests a threshold of 0.85 (Kline, 2011), whereas other propose a value of 0.90 (Teo et al., 2008). If the value of HTMT is higher than this threshold, there is a lack of discriminant validity (Henseler, Ringle & Sarstedt, 2015).

4.7.4 Direct Relationships

A systematic model analysis of the structural model was conducted to run a comprehensive representation of the findings and to test Hypotheses 1 to 14. The assessment of the structural model starts with an examination of the direct relationships among the explanatory variables, mediator, moderator and the dependent variable. The path coefficients' size was examined using PLS-SEM Algorithm. Using PLS-SEM bootstrapping technique, the statistical significance of the relationship was examined through SmartPLS 3.0 software. The valid number of observation in data set was used as the number of cases, and bootstrapping samples used were 5,000.

First, it is focused on the analysis of the direct relationship among the independent variables and the mediator variable (H1, H3, H5, and H7). In the second step, the relationship between independent variables and dependent variable were analysed (H2, H4, H6 and H8). In the third step, the mediation of career commitment (CC) were checked in between the relationships as H9. In last, moderator was introduced and its relationship and interactions effect were examined the correlation between career commitment (CC) as mediator, promotional opportunity, rewards, job security and training as independent variables and career success (CS) as dependent variable, which took care of H10. Hypothesis H14 is carried out by examining the moderating relationship of self-efficacy (SE) with career commitment (CC) and career success (CS).

As above, based on the PLS-SEM algorithm and bootstrapping procedure, Figure 4.2 presents the path coefficients of independent and dependent variables. From the result, it can be seen that positive coefficient exists among all of the exogenous variables with the endogenous variable.

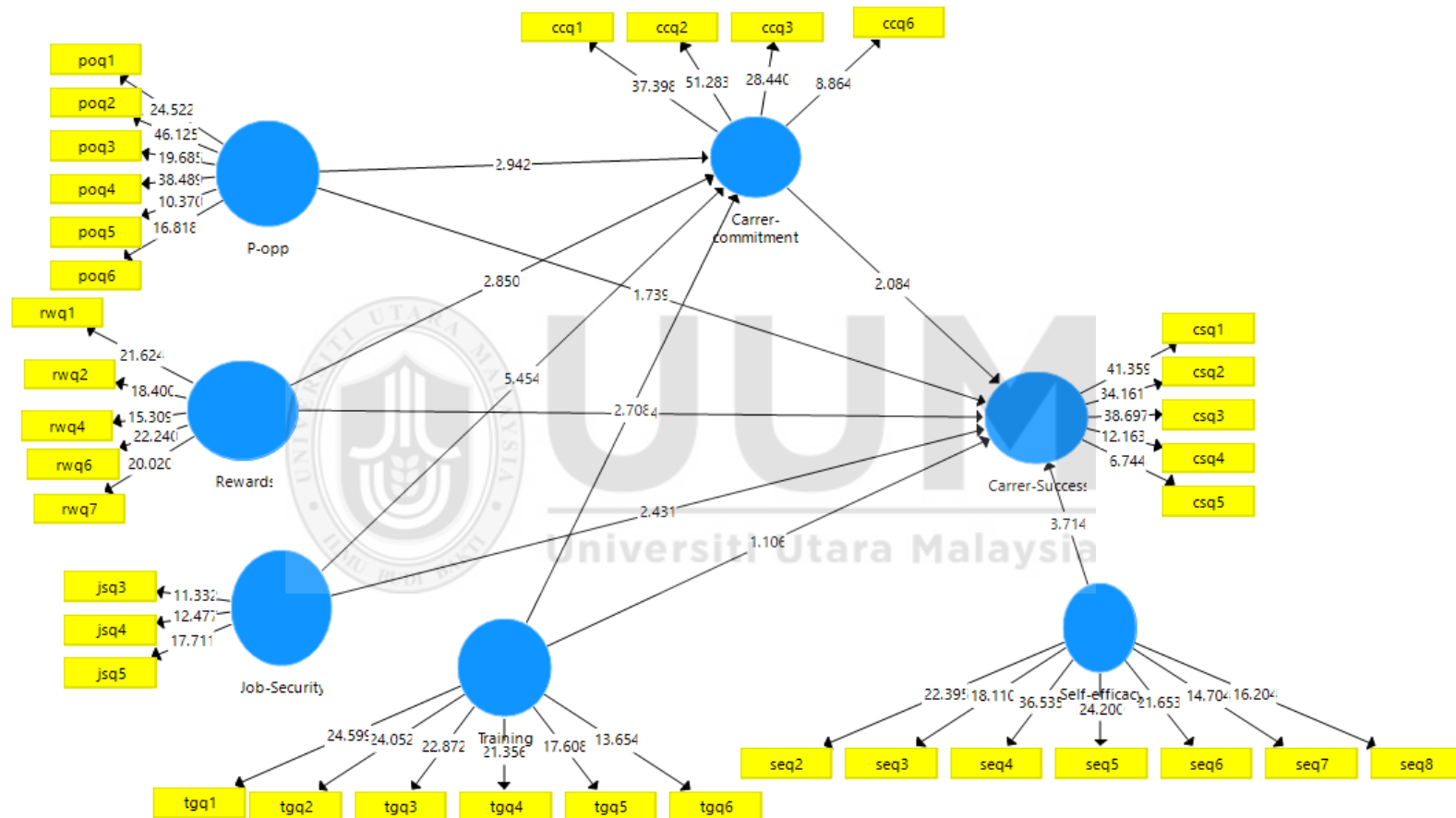


Figure 4. 2: PLS Algorithm Direct Relationship

The bootstrapping results in Figure 4.2 presents that the relationship between the dependent variable and two of the independent variables are statistically significant as $p < 0.01$; two of the independent variables are non-significant at $p > 0.05$. The path coefficients are presented in Table 4.9 along with t-statistics and p-values.

The mediator variable was introduced to assess the relationship between the mediator and the independent variables, as well as the dependent variable and the mediator variable. The path coefficients between mediator variable and all of the independent variables are positive. The results are also shown as a graphical representation of path coefficients in Figure 4.2. Similarly, the path coefficient between the dependent variable and the mediator variable is also significant.

For Hypothesis 1 of the study, the result suggests that promotional opportunities (PO) significantly influence career commitment (CC) [$\beta = 0.191$; $t = 2.942$; $p < .002$]. Therefore, H1 is supported. However, H2 is supported because the result shows statistical significant impact of promotional opportunity (PO) on career success (CS) [$\beta = 0.127$; $t = 1.73$; $p < .041$]. For hypothesis H3, the result indicates that rewards (R) significantly influence career commitment (CC) [$\beta = .161$; $t = 2.850$; $p < .002$]; so H3 is also supported. The results of H4 shows non-significant influence of rewards (R) on career success (CS) [$\beta = .005$; $t = 0.074$; $p < .470$]; Hence, H4 is non-supported. H5 results shows the significant positive impact of job security (JS) on career commitment (CC) [$\beta = .280$; $t = 5.454$; $p < .00$]; Therefore, H5 is supported. H6 results shows the significant positive impact of job security (JS) on career success (CS) [$\beta = .143$; $t = 2.43$; $p < .008$]; thus, H6 is supported. H7 results shows the significant positive impact of training (T) on career commitment (CC) [$\beta = .185$; $t = 2.708$; $p < .003$]

That supported H7. The results of H8 shows the non-significant influence of training (T) on career success (CS) [$\beta=.093$; $t=1.106$; $p<.135$]. Additionally, H9 results shows the statistically significant and positive relation between career commitment (CC) and career success (CS) [$\beta=0.141$; $t=2.084$; $p<.019$]. The result computed also indicate the evidence of positive impact of self-efficacy (SE) on career success (CS) [$\beta=.235$; $t=3.714$; $p<.00$]; therefore, this hypothesized path coefficient is supported.

The bootstrapping result found in Figure 4.3 shows that all the relationships are statistically significant at $p < 0.01$ and $p < 0.05$, respectively. In addition, the path coefficients are presented in Table 4.11 along with t-statistics and p-values.



Table 4. 9 Hypothesis Testing (Inner Modelling Analysis)

No.	Hypothesized Path	Path Co-Efficient	S.E	t- value	P-value	Decision	f ²	VIF	R ²	Q ²
1	career-commitment -> career-Success	0.141	0.068	2.084	0.019	supported	0.016	1.866	0.333	0.165
2	Job-Security -> career-Success	0.143	0.059	2.431	0.008	Supported	0.019	1.587	0.432	0.232
3	Job-Security -> career-commitment	0.280	0.051	5.454	0.000	Supported	0.098	1.409		
4	PO -> career-Success	0.127	0.073	1.739	0.041	Supported	0.011	2.142		
5	PO -> career-commitment	0.191	0.065	2.942	0.002	Supported	0.031	2.067		
6	Rewards -> career-Success	0.005	0.066	0.074	0.470	Non-support	0.000	1.822		
7	Rewards -> career-commitment	0.161	0.057	2.850	0.002	support	0.026	1.731		
8	Self-efficacy -> career-Success	0.235	0.063	3.714	0.000	supported	0.055	1.504		
9	Training -> career-Success	0.093	0.084	1.106	0.135	Non-supported	0.006	2.106		
10	Training -> career-commitment	0.185	0.068	2.708	0.003	supported	0.03	2.042		

***:p<0.001; **:P<0.01,* :P<0.05

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

4.7.5 Mediation Test

As discussed before, the mediation analysis took place in the model when the mediator variable was introduced. The path coefficients of the four independent variables are positive with mediator as shown in Figure 4.3. The path coefficients have a positive sign of all independent variables. The path coefficient between the dependent variable and mediator is also positive. The bootstrapping result shown in Figure 4.3 indicates that all of the relationships in between independent variables and mediator and mediator to dependent variable are statistically significant and have positive coefficient.

In mediation analysis, via an intervening variable, the indirect effect of the independent variable on the dependent variable is assessed. However, Preacher and Hayes (2008) observed that there are numerous methods available for assessing mediation, this include: causal steps strategy or serial approach (Hoyle & Robinson, 2004), which also refers to the 4 conditions suggested by Baron and Kenny (1986). For mediation analysis, there are other approaches which includes (i) Sobel test (Sobel, 1982) and product of coefficient method (ii) distribution of the product approach (MacKinnon et al., 2004; MacKinnon et al., 2007), and (iii) bootstrapping approach (Hayes, 2009; Preacher & Hayes, 2004).

However, now a days bootstrapping method is considered as the most recent mediation analysis approach. The bootstrapping procedure generates an empirical representation of the distribution of the sample of the indirect effect (Hayes, 2009; Rucker et al., 2011).

For mediation analysis, Baron and Kenny (1986) suggested four conditions. The first condition of mediation analysis is defining the total effect (X-Y) relationship between the dependent and the independent variable. However, it is not always necessary for total effect to be statistically significant. Significant indirect effects can occur in its absence and mediation could take place (Hayes, 2009; MacKinnon et al., 2002; Rucker et al., 2011; Shrout & Bolger, 2002; Zhao et al., 2010).

The second condition of mediation analysis is the significant effect of the indirect relationships, that is, the impact of the independent on the dependent variable through the mediator variable should be significant (Preacher & Hayes, 2008). In other words, the effect of the mediator variable on the dependent variable and the effect of the independent variables on the mediator variable (a and b) should be significant. Therefore, if any of the indirect effects (through the mediator variable) is non-significant, then it means that the mediator variable cannot mediate the effect of independent variables on the dependent variable (Preacher & Hayes, 2008). Finally, the direct effect of independent variables on the dependent variable should be non-significant or should be smaller than the relationship prior the inclusion of the mediator variable (c). However, Rucker et al., (2011) questions the emphasis on the importance of change in the direct relationship after introducing the mediator variable and also the use of terms such as full mediation versus partial mediation.

The bootstrapping method begin with estimating the path model of a direct relationship between the independent variables and the dependent variable without use of the mediator variable. The path models of direct relationship include the path coefficients and t-values using PLS-SEM algorithm and the bootstrapping procedure (Hair et al., 2013). In the second stage, the path model is estimated with the mediator

variable, where, the focus is on whether the relationship of independent variables and the mediator and also relationship of mediator and dependent variable are statistically significant. It is necessary but not sufficient reason of mediation effect. Lastly, to test the statistical significance of the indirect effect, the product of the two significant path coefficients is divided by the standard error of the product $\left(\frac{a \times b}{s_{ab}}\right)$.

In various studies, to test mediation, the justification and advantages of bootstrapping procedure have been highlighted by various researchers, such as (Preacher & Hayes, 2008; Hayes & Preacher, 2010; Hair et al., 2013; Hayes, 2012; Zhao et al., 2010). For illustration, the four conditions for mediation analysis from Baron and Kenny (1986) fail to take the use of standard errors (Hayes & Preacher, 2010). The Sobel test demand the assumption of normal sample distribution of the indirect effect. However, the sampling distribution of the effect of independent variables on the mediator variable and the effect of mediator variable on the dependent variable is asymmetric (Preacher & Hayes, 2007). The distribution of the product strategy is a little difficult to use and also requires assumption normality of sampling distribution (Hayes, 2009).

Shrout and Bolger (2002) argue that bootstrapping procedure allows to test the distribution of the indirect effect empirically and it could be used to take care of the aforesaid flaws. Furthermore, Zhao et al. (2010) also argue that bootstrapping method solves problems by generating an empirical sampling distribution ($a \times b$). In addition, Preacher and Hayes (2008) and Hayes and Preacher (2010) concluded that the supreme advantage of bootstrapping method is that it does not require any statistical assumption about the sampling distributions of the indirect effect or of its product. Therefore, in bootstrapping method, the confidence intervals are asymmetrical rather than at usual confidence intervals in some other methods, since these confidence

intervals are based on an empirical estimation of the sampling distribution of the indirect effect, unlike other methods that assume sampling distribution to be normal. Similarly, interval estimate of a population parameter from bootstrapping method cannot be obtained by using other mediation tests (Lockwood & MacKinnon, 1998).

Acknowledging the advantages of bootstrapping procedure over other methods, Hair et al., (2013); and Hayes and Preacher (2010) suggested to test the significance of the mediation by utilizing the bootstrapping procedure. Hence, this study tested the mediating role of CC on the positive influence of PO, JS, R and T on CS using SmartPLS 3.0 (Ringle et al., 2014) and applying the bootstrapping procedure with 350 cases and 5,000 sub-samples. Figure 4.2 presents the PLS-SEM algorithm after introducing the mediator CC. Figure 4.3 presents the PLS-SEM bootstrapping after CC is introduced as mediator.

After introducing the career commitment (CC) as mediator construct in model 2, the results from bootstrapping of 5,000 samples was used to multiply path *a* and path *b*. Then to get the t-values, the product of the two significant paths was divided by the standard error of the product of the two paths $\frac{a \times b}{S_{ab}}$. From Table 4.10, it is clear that career commitment (CC) mediates the relationship between promotional opportunity (PO) and career success (CS) [$\beta = 0.083$; $t = 2.831$; $p < 0.005$]; similarly career commitment (CC) mediates the relationship between job security (JS) and career success (CS) [$\beta = 0.125$; $t = 4.466$; $p < 0.00$]; the results shows that career commitment (CC) mediates that the relationship between rewards (R) and career success (CS) [$\beta = 0.071$; $t = 2.599$; $p < 0.009$] and in the last hypothesized path shows that career commitment (CC) mediates the relationship between training (T) and career success (CS) [$\beta = 0.098$; $t = 3.164$; $p < 0.042$].

To check the mediating role of career commitment between independent variables (promotional opportunity, job security, rewards and training) and career success (CS), we used the process of mediation test. We checked the indirect effect by generating 95% bootstrapped confidence interval. Results of this research study shows that in the first hypothesized path, the indirect effect of promotional opportunity and career success is significant having values of confidence interval (LLCI = 0.027, ULCI = 0.142). Both lower level confidence interval (LLCI) and upper level confidence interval (ULCI) are positive. Hence, we conclude that the career commitment having the mediating role in the relationship of promotional opportunity and career success. Results shows in the second hypothesized path that the indirect effect of job security and career success is significant having values of confidence interval (LLCI = 0.076, ULCI = 0.185). Both lower level confidence interval (LLCI) and upper level confidence interval (ULCI) are positive. Hence, we conclude that the career commitment having the mediating role in the relationship of job security and career success. Results shows in the third hypothesized path that the indirect effect of rewards and career success is significant having values of confidence interval (LLCI = 0.017, ULCI = 0.125). Lower level confidence interval (LLCI) and upper level confidence interval (ULCI) is positive value. Its shows that mediation does exist because both lower level confidence interval (LLCI) and upper level confidence interval (ULCI) are same. Hence, we conclude that the career commitment having mediating role in the relationship of rewards and career success. Results shows in the fourth hypothesized path that the indirect effect of training and career success is significant having values of confidence interval (LLCI = 0.042, ULCI = 0.165). Both lower level confidence interval (LLCI) and upper level confidence interval (ULCI) are positive. Hence, we conclude that the career commitment having the mediating

role in the relationship of training and career success. The table 4.10 and figure 4.3 below and above description shows that mediation exists in all four hypothesized path.



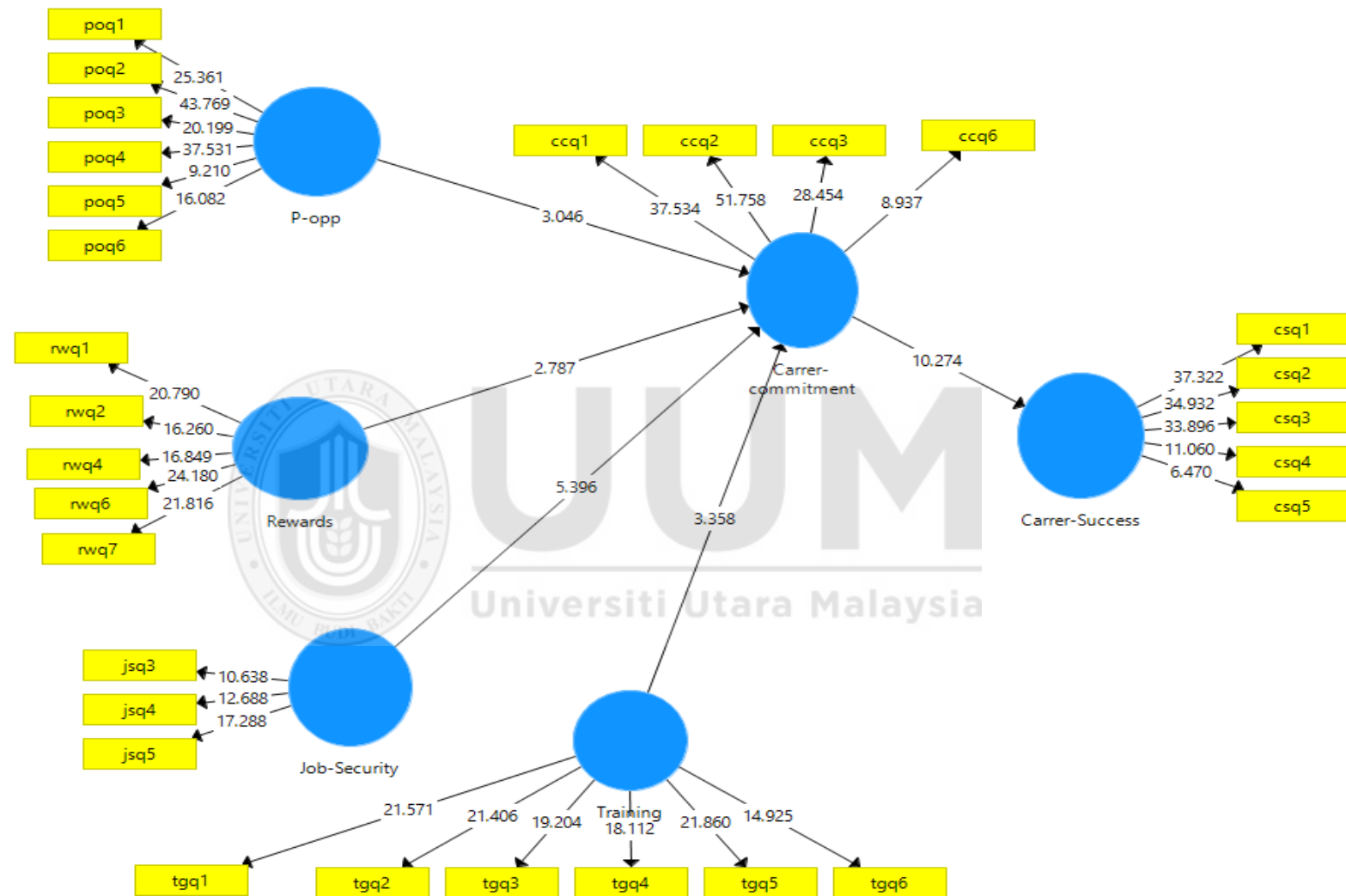


Figure 4. 3 Mediation Model

Table 4. 10 Results of Mediation Test

No.	Hypothesized Path	Path coefficient	Standard Error (STERR)	T Value	P Value	2.50%	97.50%	Decision
1	Job-Security -> career-commitment -> career-Success	0.125	0.028	4.466	0.000	0.076	0.185	mediation
2	PO -> career-commitment -> career-Success	0.083	0.029	2.831	0.005	0.027	0.142	mediation
3	Rewards -> career-commitment -> career-Success	0.071	0.027	2.599	0.009	0.017	0.125	mediation
4	Training -> career-commitment -> career-Success	0.098	0.031	3.164	0.002	0.042	0.165	mediation

***:P<0.001; **:P<0.01; *:P<0.05

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

4.7.6 Moderation Test

According to Esposito Vinzi et al. (2010), the main effects of the independent variables on the dependent variable should be measures first, then evaluate the main effect of the independent variables including the moderator on the dependent variable, and finally include the interaction terms. The product of the indicators of the variables is used to reflect the latent interaction variables (Chin et al. 2003). Therefore, if interaction terms are statistically significant then the moderating effect exists (Hair et al., 2013).

Following the above-mentioned procedure, the results of the promotional opportunity, rewards, job security, training interacting with career commitment in the insurance sector and have relationship between promotional opportunity, rewards, job security, training and career success were examined and presented. In Figure 4.4, the moderation model tests whether the prediction of career success, from promotional opportunity, rewards, job security, and training can be improve career in insurance sector and career commitment as mediating variable become significant and self-efficacy increases the success in career. Self-efficacy as moderator becomes significant in career success. Figure 4.4 shows the path assessment when the moderator variable is introduced as independent variable and it also presents that the path coefficient of SE is negative. Similarly, Results in Table 4.11 shows a significant relationship between CC*SE and CS [$\beta = -0.102$; $t = 2.764$; $p < .003$]. Hence, it is concluded that SE has a negative effect on CS and the level of coefficient of determination improves from 0.26 to 0.27 that is accounted for the model.

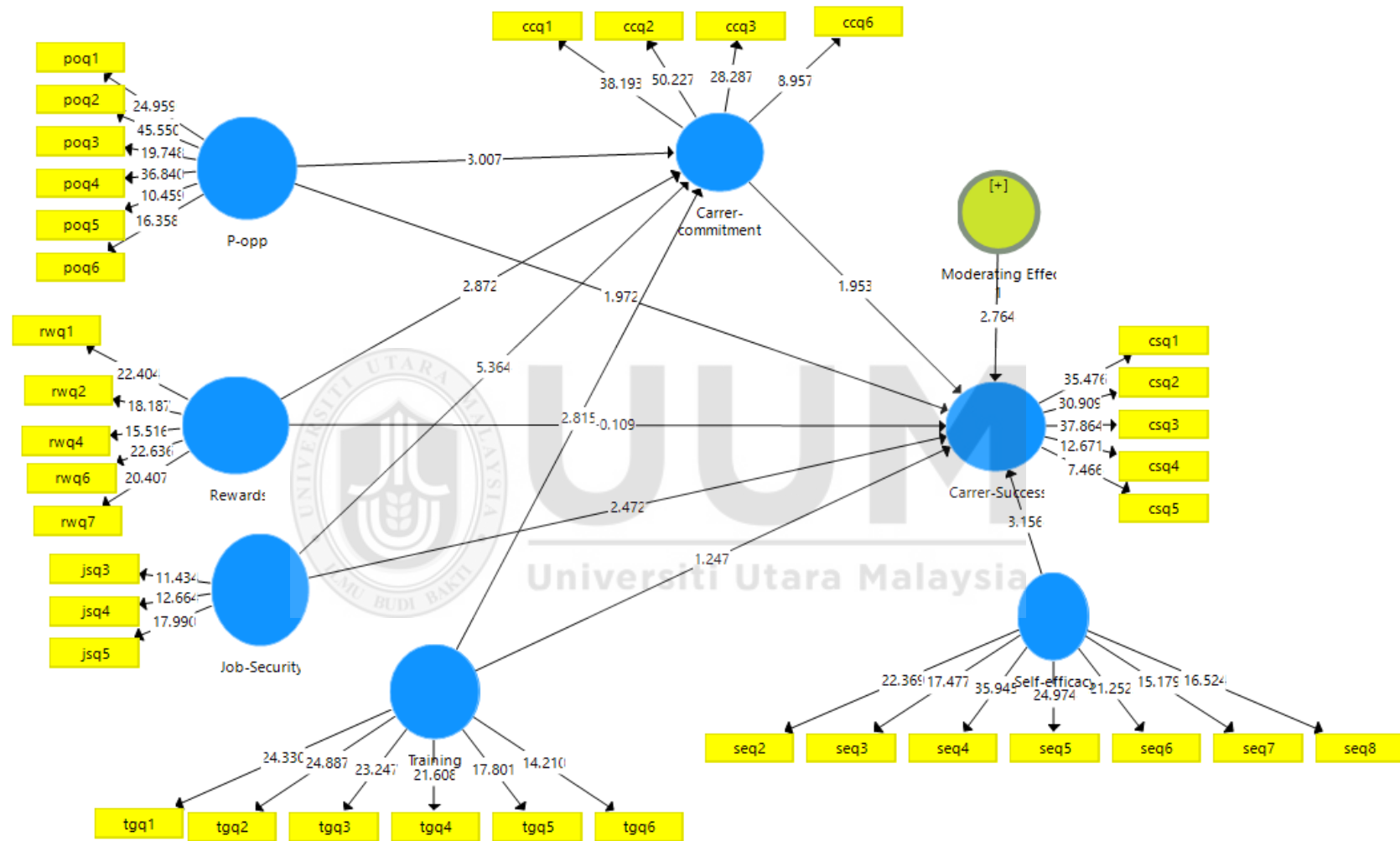


Figure 4. 4 Moderation Model

Finally, the one interaction term was included. Table 4.11 indicates that there is a significant addition of the R^2 level that remains at 0.27. The interaction term found to be statistically significant as presented in Table 4.13. Current result indicate that the interaction term of CC*SE is also statistically significant ($\beta = -0.102$; $t = 2.764$; $p < .003$); hence, H14 is supported.

From the above results, it can be concluded that SE moderate the negative association between CC and CS on one hand and CS on the other hand.

Table 4. 11 Moderating Testing

No.	Hypothesized Path	Path Co-efficient	Standard Error (STERR)	T Value	P Value	Decision
1	Career-Commitment * Self-Efficacy -> Career-Success	-0.102	0.037	2.764	0.003	supported

CS= Career Success, CC= Career Commitment, SE= Self-Efficacy

4.7.7 Assessment of Effect Size (f^2)

Effect size is the difference in R^2 (coefficient of determination) between the main effects when particular exogenous construct is in the model and when it is omitted from the model. This is done intentionally to assess whether the omitted exogenous construct has a significant effect on the endogenous variables (Hair et al., 2013). To compute the effect size, a formula is given below for the exogenous construct, whereas 0.02, 0.15, and 0.35 are considered as small, moderate and large effects, respectively (Cohen, 1988). Chin et al. (2003), suggests that even the smallest amount of effect size should be considered as it may have impact on the endogenous variables.

$$f^2 = \frac{R^2 \text{Included} - R^2 \text{Excluded}}{1 - R^2 \text{Included}}$$

In this work, the effect size is found to be statistically significant for the exogenous construct to evaluate and report the affect the endogenous variables. The effect size of particular exogenous construct on the respective endogenous contrast is shown in Table 4.12. Results indicate that the effect size of most of the exogenous constructs is small enough on their respective endogenous construct.

Table 4. 12 Effect size f^2

Variables	f -Size	
PO – CS	0.011	small
R – CS	0.000	small
JS – CS	0.019	small
T – CS	0.006	small
SE – CS	0.055	small
PO – CC	0.031	small
R – CC	0.026	small
JS – CC	0.098	small
T – CC	0.030	Small
CC – CS	0.016	

CS= Career Success, CC= Career Commitment, JS= Job Security, PO= Promotional Opportunity, R= Rewards, T= Training, SE= Self-Efficacy

4.8 Conclusion

This chapter presented the statistical analysis results. The analyses were carried out by using the quantitative data collected through questionnaire from insurance companies of Pakistan. The chapter presents the finding of the response rate test and of non-response bias. The examination and screening of initial data examination were also conducted. Further analysis such as missing value analysis, assessment of outliers, testing of normality and existence of multicollinearity were also performed. Then,

sample characteristics are presented, followed by the measurement model as well as the structural model which were evaluated by PLS-SEM method using the SmartPLS 3.0 software developed by Ringle et al. (2014). The results revealed that most of the hypothesis had been supported. The discussions related to the findings are presented in the next chapter.



CHAPTER FIVE

DISCUSSION AND CONCLUSIONS

5.1 Introduction

This chapter presents the summary of the major findings of this study, the detailed discussions of the study's findings, and the theoretical and practical contributions of the study. This chapter also discusses policy implications of the findings as well as the limitations and future research direction.

5.2 Summary of Study

The main objective of this study is to examine the relationship between promotional opportunity, rewards, job security, training and career success with the mediating role of career commitment and the moderating role of self-efficacy between career commitment and career success in the insurance sector of Pakistan.

Essentially, this study was greatly encouraged by the findings of the recent relevant literature concerning the relationship between promotional opportunity, rewards, job security, training, career commitment, self-efficacy and career success in the Pakistani insurance sector. Numerous studies have been conducted on agents of the insurance sector and job factors (Armstrong-Stassen & Cameron, 2005; Eddleston et al., 2004; Mayrhofer et al., 2004; Nabi, 1999; 2001; 2003; Counsell, 1996) as predictors of career satisfaction among insurance agents (Yean & Yahya, 2013). However, none of these studies focused on career commitment and career success of permanent employee of the Pakistani insurance sector.

The social cognitive career theory (SCCT) is rooted and established in the social cognitive theory (Bandura 1982, 1986, 1989) which seeks to follow the interlinked association and connections between employee and their careers (Liguori, Bendickson, & McDowell, 2018). The Social cognitive career theory (SCCT) by Lent et al. (1994, 1996, 2000), which is derived from Bandura's (1986) social cognitive theory (SCT), emphasises shaping and maintaining the career and career-related factors, employee belief about their career, employees' career outcomes. SCCT based on the constructive views that the employees have the capacity to interact and interpret personal, environmental and behavioural factors (Bandura, 1986) which influence the development of career and career outcomes in form of career success (Liguori, Bendickson, & McDowell, 2018).

The social cognitive career theory (SCCT) (Brown and Lent, 1996; Lent et al., 1996, 2000) demonstrates the factors that affect the employees and employment market environments also impact the career choice behaviour of job seekers and therefore, have a dominant role in shaping the eventual career of individuals. SCCT is also based on the self-efficacy and career outcome expectations in the form of career success and outcome expectations that could be any positive or negative career-related experiences (Conklin et al., 2013). Moreover, SCCT explains that permanent employees strongly believe that rewards and promotional opportunity have a positive impact on career success (Hui, Rashid, & Mohammed, 2017) and proposes an intentional, active role of permanent employees in producing career outcomes in the form of career success in the Pakistani insurance sector of Pakistan. In this regard, self-efficacy is a key aspect of SCCT where if an employee has social cognitive skills, they can achieve self-efficacy and they will be successful in their profession (Rubenstein, Ridgley, Callan, Karami, & Ehlinger, 2018).

The insurance sector plays a vital tool to ensure the economic stability in developed countries (Granovetter, 2005). However, in Pakistan,, the insurance sector has been largely ignored and is lagged behind due to ineffective and diffused work structure compared to other service sectors for employees (Malik & Gujjar, 2012). Furthermore, the insurance sector has shown the lack of employee development compared to other sectors in the country. (Haroon et al., 2011). As a result, the insurance sector will not accomplish fast economic growth and social development unless the employees have required professional skills, attitude and goals to join it as career (Olson, 2008).

In the meantime, aspects like Promotional opportunity, rewards, job security and training are helpful for employees' career and they should be incorporated into the insurance sector to retain permanent employees and have positive relationship with career commitment and career success. Permanent employees that have high levels of job fulfilment are more committed to their careers through training and development and job security (Brevis & Vrba, 2014; Chaudhary 2012; In-ayatullah & Jehangir 2012; Mathis & Jackson 2011; Maxwell et al., 2010).

5.3 Discussion

There is a total of five objectives stated and formulated according to the research questions developed which are:

5.3.1 Impact of Promotional Opportunity, Rewards, Job Security & Training on the Career Commitment.

The first objective of the study is to examine the relationship between career commitment and promotional opportunity, rewards, job security and training. Therefore, four hypotheses were put forward on the positive relationship between independent variables of promotional opportunity, rewards, job security, training and mediating variable of career commitment. The study found that the chosen explanatory variables/constructs of career commitment are related to promotional opportunity, rewards, job security and training. This section discusses the hypotheses H1, H3, H5, and H7.

Research Objective No. 1.

The first research objective is to examine the impact of promotional opportunity, rewards, job security and training on the career commitment. Hypothesis (H1) states that promotional opportunity has a significant, positive impact on career commitment. This is supported in the research finding which shows a statistically significant relationship between the two variables with ($\beta = 0.191$, $t = 2.942$ and $p = 0.002$). The relationship was found to be positively significant and there is a relationship between promotional opportunity and career commitment for the permanent employees of the insurance sector in Pakistan. Past studies by Awais et al. (2015) and Balani, (2015) show that promotional opportunity and commitment have a positive and emotional relationship with employees, work, commitment to their career and staying in organizations like insurance company. Rubel and Kee, (2015) found that there is a positive relationship between promotional opportunity, permanent employees' career

commitment and willingness to stay in the organization. Both (Awais et al., 2015; Rubel & Kee, 2015) proved that the relationship between promotional opportunity and career commitment is the psychological contract of employees while Wickramasinghe (2016) posited that promotional opportunity plays a vital and significant role in organization to develop employees' career commitment and employees' career particularly in insurance sector of Pakistan which is not as developed as other service sectors Promotional opportunity has a significant and direct impact on career commitment (Wickramasinghe, 2016) and past research studies of Popoola and Oluwole (2007), Kidd and Smewing (2001) and Van der Heijden et al. (2009) found evidence of these direct relationships. Moreover, job attributes, like promotional opportunity influence employees' career and career commitment (Oh et al., 2016). According to (Thompson et al., 2016), SCCT covers career related models like career interests, career choices, career behaviours, career opportunities, and career commitment with the support of social cognitive theory that affects self-efficacy and career outcomes in form of career success. SCCT organizes career factors like promotional opportunity to shape permanent employees' career and develop career commitment (Thompson et al., 2016). Moreover, the demographic results collected through questionnaires show that most permanent employees are working as sales managers and sales executives. In this regard, if promotional opportunities are given to permanent employees of the insurance sector, they will be more committed to their career in insurance companies. This shows that promotional opportunities have a statistically significant and positive impact on career commitment.

Hypothesis 3 (H3) states that rewards has a positive, significant impact on career commitment. This is supported by the research finding, as there is statistically

significant relationship between two variables with ($\beta = 0.161$, $t = 2.850$ and $p = 0.002$). The relationship was found to be significant and there is a positive relationship between rewards and career commitment for the permanent employees of insurance sector of Pakistan. Rewards maintain and strengthens permanent employees' interest in and attachment towards their profession and make them committed to their career (Lin, 2017). Rewards attract permanent employee and influential factor of shaping the career and affecting commitment towards their career in any profession (Dikko, Mutalib, & Ghazali, 2018). Rewards gives the feeling to employees that they are earning and gaining tangible benefits of their career (Monteiro de Castro et al., 2016) and particularly for the permanent employees of insurance sector where they feel that they are not getting much benefits as compared to agents. Employees with higher commitment to their career would obtain more returns which is in the form rewards from their profession (Wang et al., 2016). According to (Sultana et al., 2016) career commitment lead rewards which can be in any shape like of high salary, benefits or incentives. In many organizations, rewards are operated and treated as social interaction of employees association with their career (Harkness, 2016). SCCT is used to understand the reward as career factor of the individuals (Flores et al., 2016) and rewards is one the factor of career building which lead towards career commitment. SCCT with self-efficacy drives employees to think about their career by focusing on rewards (Smith et al., 2017). Rewards strengthens permanent employees' loyalty and commitment to their careers and working to improve the organization. In the Pakistani insurance sector, most of the people are working as agents and if rewards are given to the permanent employees in this sector, they will choose working in the insurance sector as a career and demonstrates their career commitment.

Meanwhile, hypothesis (H5) states that job security has positive significant impact on career commitment. This hypothesis is supported in the research finding, as there is statistically significant relationship between two variables with ($\beta = 0.280$, $t = 5.545$ and $p = 0.000$). The relationship was found to be statistically positively and significant. Hence, there is a relationship between career commitment and job security for permanent employees of the Pakistani insurance sector. Job security for employees is not only important for employees' personal development and career progress but for organizational development as well. Consequently, the lack of job security and the fear of losing a job for permanent employees make many neglect the insurance sector (Kuşluvan & Kuşluvan, 2003; Akbiyik, 2016). According to Akbiyik (2016), employees are more career committed when they feel that their job is secure, this means that job security is positively associated with career commitment. Providing job security to permanent employees does not necessarily burden an organization, rather, it will make employees committed and be responsible for their job (Skromme Granrose & Baccili, 2006; Sultana, et al., 2016). According to Bowen et al. (2013), 'employees continue to experience threatened job security and discriminated by the employers and organizations. SCCT and SCT both explain the personal, behavioural, environmental and barriers in determining the employees' career, career goal and career interests (Chen et al., 2016). The outcomes always depend on the course of actions; job security is an important determinant of career and according to (Chen et al., 2016) in the SCCT, job security is used to construct career commitment. In this light, compared to the population of Pakistan, the insurance sector of Pakistan has very low human capital, specifically permanent employees because of the lack of job insecurities and people do not choose the insurance sector as a career pathway. Therefore, the insurance sectors provide job security to the employees of this sector,

they will be more loyal and committed to their career (de Beer et al., 2016). This creates more career orientation for permanent employees which will improve the insurance sector.

Hypothesis (H7) states that training has positive, significant impact on career commitment. This is supported in the research finding which shows that there is a statistically significant relationship between two variables with ($\beta = 0.185$, $t = 2.708$ and $p = 0.003$). The relationship was found to be statistically significant and there is a positively relationship between training and career commitment for the permanent employees in the Pakistani insurance sector. During the early stage of their appointment, employees are very concerned about their career, particularly the training which could positively influence their career commitment (Dikko, Mutalib, & Ghazali, 2018). Career commitment and employability can be fostered through training (Lo Presti, Pluviano, & Briscoe, 2018) where training is effective in the professional skill development among permanent employees of a professional organization (de Beer et al., 2016). Career commitment is related to training because it helps permanent employees to learn, increase knowledge, develop skills and increase staff retention (Blau et al., 2016). Specialised training programs will increase the level of employees' career commitment (Colquitt et al., 2000). Moreover, (Baty et al., 2016) posited that job training strengthens the concept of career building and training related to career which help one to define his/her career path and increase career commitment. This result also provides the theoretical explanations on training and career commitment as postulated by the SCCT and SCT. Training will help the insurance sector to develop as it creates career opportunities, which will help increase the number of permanent employees as well as the insurance sector (Blau et al., 2016). Hence, training employees in the insurance sector will help develop the

required skills and help prepare human capital/assets for the insurance sector to obtain better return/profit in the forms of employees' career and organizational strength. This demonstrates how employee training impacts career commitment.

5.3.2 Impact of Promotional Opportunity, Rewards, Job Security & Training on the career Success.

The second objective of this study is to examine the relationship between promotional opportunity, rewards, job security, training and their relationship with career success.

This section discusses the hypotheses H2, H4, H6, and H8.

Research Objective No. 2

The second objective of the study is to determine the influence of promotional opportunity, rewards, job security and training on career success. Hypothesis (H2) states that promotional opportunity has a positive, significant impact on career success. This is supported in the research finding which shows there is a statistically significant relationship between two variables with ($\beta = 0.127$, $t = 1.739$ and $p = 0.041$). The relationship was found to be positively significant and there is a relationship between promotional opportunity and career success for the permanent employees of insurance sector of Pakistan. In this light, working employees need little attention to develop their strong belief that career success as outcome of promotional opportunity to move upward in the organization. This could encourage permanent employees to stay for a longer period of time in the insurance sector as supported by SCT (Converse et al., 2012). In the insurance sector, better and clear promotional opportunity gives a feeling of achievement to the permanent employees. This

supported by past studies (Converse et al., 2012; Ng et al., 2005; Dries et al., 2008) that showed that career success is significantly correlated with promotion. Past studies have used promotional opportunities to measure the career success of employees in the organization (Ng et al., 2005; Todd, et al., 2009). The SCCT and SCT both support the promotional opportunity to influence the belief of employees towards career success which is reflected through promotions (Bandura, 1998; Chronister & McWhirter, 2003). This shows that clear promotional opportunities for the permanent employees of insurance sector will empower them and lead to greater career success. The result shows the positive and significant impacts of promotional opportunities for the career success of the employees. Promotional opportunity is the only way to measure the hierarchical success of any employee in the organization. When employees have clear promotional opportunities in the Pakistani insurance sector, then, the employees will be promoted and enjoy career success. Connecting promotional opportunity with career success has a positive impact on permanent employee where they can help encourage people in Pakistan to be involved in the insurance sector.

Hypothesis (H4) states that rewards have a positive significant impact on career success. However, it was found that there is a statistically insignificant relationship between two variables with ($\beta = 0.005$, $t = 0.074$ and $p = 0.470$), rejecting H4. The relationship was found to be insignificant and there is no relationship between rewards and career success for the employees of insurance sector of Pakistan. Rewards are used to drive both the long term and sort term employees' expectations, to motivate and make them committed to their work (Harkness, 2016). According to (Harkness, 2016), rewards are important for employees' survival to stay in an organization. Thus, rewards can be used to motivate employees in the insurance sector

by acknowledging employees' hard work by giving them some benefits and incentives. Rewards make employees committed to their work and it has been correlated in the first objective, however, it is shown that rewards doesn't support career success in the insurance sector. One of the reasons is that in the insurance sector, most of individuals are working as agent which is commission based or incentive based job and permanent employees of insurance sector do not think that rewards can play any role in their career success. One of the major reasons for the downfall of the insurance sector is that permanent employees have no proper rewards system and people are reluctant to join insurance sector as career. The impact of rewards are very important for the employee of insurance sector because it shows them that they are doing right job, good work, took the right career and participating in this service sector to improve the insurance industry and contribute to the society. In the Pakistan insurance sector, most people are working as agents who work based on incentives, benefits or rewards but if these rewards are given to the permanent employees, they will be more committed and more successful in their career.

Hypothesis (H6) states that job security has a positive, significant impact on career success. This is supported in the research finding, as there is a statistically significant relationship between two variables with ($\beta = 0.143$, $t = 2.431$ and $p = 0.008$). The relationship was found to be statistically significant and positive between job security and career success. Career success means cumulative outcome of employees and that outcomes based on the sustainability and pursuing the career in insurance sector (Heslin, & Turban, 2016). In insurance sector, if employees have job security then they will sustain and build their career in this sector which will be benefited for both employees and insurance sector. There is no doubt that employees want to be secure in job because every employee want to be successful in their career. Employee career

success is based on the two factors which are secure feeling of job and maintain employment (Akkermans, & Tims, 2016). Many researchers have discussed earlier that job insecurity is negative relation with employability (De Cuyper et al., 2012; Akkermans, & Tims, 2016). Therefore, in line with SCCT and SCT, both theories support the concept of employees' career with job security and employees' belief of success in their career. Job security promotes employee to build their career in insurance sector and people would love to join insurance sector as career not as an agent. Job security removes the fear of unemployment and gives a peace of mind to the permanent employees. When employees know that their job is secure they will be fearless about their career and more dedicated to their career. This fearless feeling about their job make them dedicated to their career and it also promote this service sector. Job security is a way to success in career because according to Heslin and Turban (2016), career success is a journey not a destination. Our result shows that job security is the integral part of career success.

Hypothesis (H8) states that training has significant impact on career success. However, the study found that the relationship between the variables ($\beta = 0.093$, $t = 1.106$ and $p = 0.135$), rejecting H8. The relationship was found to be insignificant and no relationship between training and career success for the employees of insurance sector of Pakistan. Training programs for employees and individuals to help in skill learning, career path, and career commitment even provide financial support but it doesn't support career success (Robinson et al., 2016). SCCT suggests that career-related factors, like training influence permanent employees' career goals and career commitment but do not support the belief of career success because of training. Sometimes, permanent employees are not happy with the training they receive as their expectations were not met to get the success in their profession. These training

programs also affect their early commitment level of career. This has major effect on employee by training and development as they are not willing to quit the profession (Dikko, Mutalib, & Ghazali, 2018).

5.3.3 Mediation role of Career Commitment between Promotional Opportunity, Rewards, Job Security, Training and Career Success.

The third objective of the study is to examine the mediation role of career commitment between independent variables, promotional opportunity, rewards, job security, training and dependent variable career success. This section discusses hypotheses H10, H11, H12 and H13.

Research Objective No. 3

To investigate how career commitment mediates the relationship between Promotional opportunity, reward, job security, training and career success. Hypothesis (H10) states that career commitment mediates the relationship between promotional opportunity and career success. The relationship was found to be significant and mediation exists between promotional opportunity and career success for the permanent employees of insurance sector of Pakistan. This has been supported in the research finding, as there is a statistically significant relationship between promotional opportunity and career success and career commitment mediates the relationship with ($\beta = 0.083$, $t\text{-value} = 2.831$, $LL = 0.027$ and $UL = 0.142$). This shows that the mediation exists between promotion opportunity and career success because LL and UL have positive values.

Hypothesis (H12) states career commitment mediates the relationship between job security and career success. The relationship was found to be significant and mediation exists between job security and career success for the permanent employees of insurance sector of Pakistan. This has been supported in the research finding, as there is a statistically significant relationship between job security and career success and career commitment has a mediating role ($\beta = 0.125$, $t\text{-value} = 4.466$, $LL = 0.076$ and $UL = 0.18$). This shows that the mediation exists between job security and career success.

Hypothesis (H11) states that career commitment mediates the relationship between rewards and career success. The relationship was found to be significant and mediation does exist between rewards and career success for the permanent employees in Pakistani insurance sector. This is supported in the research finding, as there is a statistically significant relationship between rewards and career success and career commitment mediates the relationship with ($\beta = 0.071$, $t\text{-value} = 2.599$, $LL = 0.017$ and $UL = 0.125$).

Hypothesis (H13) states that career commitment mediates the relationship between training and career success. The relationship was found to be significant and mediation exists between training and career success for the permanent employees of insurance sector of Pakistan. This is supported in the research finding, as there is a statistically significant relationship between training and career commitment mediates the relationship with ($\beta = 0.098$, $t\text{-value} = 3.164$, $LL = 0.042$ and $UL = 0.165$).

5.3.4 Impact of Career Commitment on Career Success.

Research Objective No. 4

The research objective is to investigate whether there is a significant relationship between career commitment and career success. To achieve this main objective, one direct relationship between the mediator and the dependent variable was tested (H9). Then, four mediating hypotheses were proposed and tested using the bootstrapping method. Hence, H9 states that there is a positive relationship between career commitment and career success of insurance sector employees in Pakistan. This has been supported in the research finding, as there is statistically significant relationship between two variables with ($\beta = 0.141$, $t = 2.084$ and $p = 0.019$). The relationship was found to be significant and career commitment is correlated with career success for permanent employees in the Pakistani insurance sector.

5.3.5 Moderation Role of Self-Efficacy on Career Success

Research Objective No. 5

Research objective 5 is to investigate to examine self-efficacy moderates the relationship between career commitment on career success. Hypothesis (H14) states that self-efficacy moderates the relationship between career commitment and career success. This has been supported in the research finding, as there is statistically significant relationship between two variables with ($\beta = -0.102$, $t = 2.764$ and $p = 0.003$), supporting H14. The relationship was found to be significant and moderation exists between career commitment and career success for the permanent employees of insurance sector of Pakistan. H14 moderates the negative relation between career

commitment and career success. Self-efficacy is defined as employees' confidence in their own ability to organize and execute courses of action in their career (Lin, 2017) and the social cognitive career theory (SCCT) has shown that self-efficacy interacts with the organizational environment and structure to determine employees' career, determining the extent of the opportunities and experiences they will be exposed to (Bandura, 2012; Lent, Brown, & Hackett, 2002). Thus, self-efficacy may actually increase an employee's desire to leave the organization when career conditions are unfavourable, such as rate of success factors in career (Ozyilmaz, Erdogan, & Karaeminogullari, 2018). Employees who possess high level of self-efficacy can predict their career success in their profession and employees who have low level self-efficacy, are unable to predict their success in the career (Lu, Xie, & Guo, 2018).

5.4 Implication of the Study

The finding of this research work has few significant theoretical and practical implications for present and future studies in term of the insurance sector and specifically, for permanent employees of insurance sector in the context of Pakistan. This study opens career opportunity and career development for employees and leads insurance industry to the heights of success. These theoretical and practical implications are discussed in the following sub-sections.

5.4.1 Theoretical Implication

The purpose of this study is to examine the relationship between promotional opportunity, rewards, job security, training, career commitment, self-efficacy and career success. This study exhibits the mediating the role of career commitment and moderating role of self-efficacy.

The finding of this study empirically supports the theoretical relationship exhibited in the research framework. This study specifically supports the strong association between promotional opportunity, rewards, job security, training, career commitment, self-efficacy and career success. Therefore, the study has added further knowledge to the importance of promotional opportunity, rewards, job security, training, career commitment, self-efficacy and career success for the permanent employee of insurance sector of Pakistan. In addition, the result of this study also provides the empirical support for the theoretical framework. The results of this study depicted that promotional opportunity, rewards, job security and training act as important for a career to influence employees to develop their career in the insurance sector, make employees committed to their career and employees focused by their career progression, which is the outcome of future in the form of career success. In other words promotional opportunity, rewards, job security and training are correlated with career commitment, career success and self-efficacy beliefs change the impact on career success.

The results of this study indicate that if permanent employees of the insurance sector are given more career opportunities, they will be more interested to pursue a career in the sector when there are promotional opportunity, rewards, job security and training will not only make them committed to their career but also give success in their career in the insurance sector. However, this study also added further knowledge that self-efficacy belief is not positively correlated with career success and it shows that has a negative impact on career success. The results of this study also indicate that those working in the insurance sector as part time or full time have negative belief on career success because of two reasons. This is because the insurance sector is not a developed sector and individuals join it as commission-based agents rather than

permanent employees. Moreover, permanent employees have no or limited promotional opportunity, rewards, job security and training for career building. The second reason is the negative belief and the mindset of people on insurance being un-Islamic and not permitted in Islam.

The study contributes to the existing literature by supporting the theory that promotional opportunity, rewards, job security and training positively influence career commitment and career success of employees and how self-efficacy belief have a negative impact on career success in insurance sector of Pakistan. Most importantly, this study is among the few studies of career success carried but first time discussed the permanent employees of insurance sector of Pakistan in the context of promotional opportunity, rewards, job security, training, career commitment, career success and their belief about insurance sector. Career success is determined by promotional opportunity, rewards, job security, training and career commitment not more affiliated and affected by social aspects.

The Social Cognitive Career Theory (SCCT) proposed by Lent et al. (1994) focuses the connection between employees' expectations, outcomes, self-efficacy belief that influence employees' career. The SCCT emphasizes the role of employees' promotional opportunity, rewards, job security and training, career commitment and career success in the insurance sector of Pakistan.

The findings of this current study is in line with SCCT which proposes that belief of career for employees in the form of promotions, incentives, job security and skill development can influence career expectations and tend to motivate employees to be committed to their career and gives the pleasure and feeling of success. This study

shows that gaining access to promotional opportunity, rewards, job security and training have a significant influence on career commitment and career success.

The study demonstrates the mediating role of career commitment in the relationship between promotional opportunity, rewards, job security, training and career success and provides evidence that mediating role of career commitment is empirically substantiated by the direct and indirect influence of promotional opportunity, rewards, job security, training and career success through career commitment.

In this light, the study proposes that the role of self-efficacy as moderator in career success made the philosophy of SCCT and SCT useful to this study. Social cognitive theory (SCT) incorporates an important variable of self-efficacy. Self-efficacy belief refers to an individual's action which leads to career outcome in form of goals and career success (Bandura, 1986, 1987, 1997). SCT used to define the mental process of human in which people shape their environment according to their thoughts and emotions (Bandura, 1986, 1987, 1997; Maddux, 1993; Maddux & Gosselin, 2003). The study shows that self-efficacy belief of permanent employees has a significant influence on career success, that's why all the positive and correlated influence of promotional opportunity, rewards, job security and training on career commitment and career success, but at the same time employees have negative belief about career success in the insurance sector.

We believe this study has successfully filled the research gap by discussing the career-related issues of the permanent employees and their belief about the insurance sector, particularly in the context of Pakistan. This research also evaluates the insurance employees' promotional opportunity, rewards, job security and training,

career commitment, and career success and self-efficacy belief about a career in insurance sector of Pakistan.

From the results, one can understand that if permanent employees have clear promotional opportunity, gives rewards in the shape of incentives, benefits, employees have security of job and better training opportunity to develop their particular career skills, it will make the employees become committed in their career in the insurance sector and lead towards career success and it will change the belief of employees about career opportunities in the insurance industry and their belief about the insurance sector.

5.4.2 Practical Implication

The finding of this study opens a new path and new direction to focus the permanent employees of insurance sector of Pakistan to develop their career in the insurance industry, achieve success as a profession in this industry and change the belief and mindset of people about the insurance industry. It needs an immediate attention to focus and discussed critical issues of insurance sector as the insurance sector is facing a numerous issues like economic challenges, insurance sector development, employees' career success, career development and growth, employees' career commitment, environmental and cultural changes, and technical and technological advancements which help and highlight both organization and employees of insurance sector. All such changes will influence insurance employees' career and career outcomes. From the present study, promotional opportunity, rewards, job security and training, career commitment, self-efficacy and career success can be concluded as some of the important factors to drive the permanent employees' career success.

The finding of this study shows that permanent employees in the insurance sector can be more driven to develop their career in insurance sector if they have the better promotional opportunity, rewards, job security and training. Hence, offering the aforementioned career-related variables in the insurance sector will have a positive influence on employees' career if. The well-defined opportunities for employees' career where they are given clear promotional opportunities to grow and move upward, better reward system to acknowledge their work in the shape of incentives and benefits which will provide them with a peace of mind as well as making them loyal and committed to work in the insurance sector and offered training programs to develop their skills which help employees to work in insurance sector. These promotional opportunity, rewards, job security and training for insurance employees will be career oriented and make employees committed to their career and self-efficacy belief will also change with continuous practices and passage of time and over all these practices will lead to a successful career in the insurance sector. So these results clearly define the path and open a new horizon for the permanent employees of the insurance sector of Pakistan to join, sustain and retain in the insurance industry as a career and these factors influence them to be committed in achieving career success.

From the other perspective, career success will not only enhance and promote employees' career but also encourage individuals to join this industry as a career and it will increase the number of employees in insurance sector as well as economically strengthen the insurance sector of Pakistan. Hence, practitioners should use the results of this study to maximize the psychological and physiological connection among insurance employees to be committed and change the belief in this sector.

The results of this study provide two pieces of evidence. One is that insurance employees can be more committed to their career and achieve a higher level of career success by implementing the promotional opportunity, rewards, job security and training in the insurance sector. These results show that these opportunities are not offered and implemented to the employees for their career building. Past studies on the insurance sector were never focused on the career development of permanent employees. On the basis of the present study, it would be wise and important to focus on issues related to career which are promotional opportunity, rewards, job security and training which are very important for employees' perception about their career commitment and it will influence insurance employees and motivate them to flourish their career in insurance sector and lead to heights of career success. This will increase employees' commitment to their career and make them successful in their profession. The results indicated that the promotional opportunity, rewards, job security and training will not only change the perception about a career in insurance sector but also make employees career committed and lead them towards career success. Consequently, employees will be attracted to develop their career in insurance sector by promotional opportunity, rewards, job security and training.

In term of career success, having promotional opportunity will improve the employees' career perception and ensure them that their career will develop, move and grow upward in the insurance industry. Well defined and clear promotional opportunities and promotional structure in any organization will ensure employees about their career success and make them committed to their career and gives the feeling of achievement and success. Promotions create a bridge between employee and organization and strengthen the relationship between employee and their career.

Promotions provide internal and external supports to the employees in the shape of career commitment and career success.

Rewards are normally associated with insurance agents but the findings of this study proved that reward is the important factor for permanent employee and have a positive influence on career commitment and career success. In insurance sector rewards and incentives are offered to insurance agents on their sales target achievement but for permanent employees, rewards can be used a key tool for their career commitment which leads employees to make them successful. Rewards and incentives are used to acknowledge the employees' contribution in an organization which motivates and make them committed to their profession. Employees are the true picture of the organization and insurance employees also believe that rewards help them in career building and rewards reflect what they did, what they deserve and what they achieve in their career. So results proved that better rewards helps employees' career, strengthen their commitment and gives a feeling of accomplishment in their career.

On the other hand, most insurance agents are not permanent employee of insurance companies, and their job are based on incentives and most are working part time. This makes it easier for them to leave their job or switch to any organization, anytime, without any reason. However, for permanent employees, they need job security for career and job security make employees secure in their career, make them more committed and as a long-term policy employee will work for its career objective and career success in future. Job security is not only for peace of mind and career development, but it can make employees feel that they are an integral part of the organization. In the context to the insurance sector of Pakistan, job security is a very

important factor for career building because individuals want to join those organizations which are career-oriented and where they can develop their career and achieve the peak of their career. According to the IAP-book, due to the lack of job security, only 9000 employees are working in the insurance sector. This is considered lower compared to the whole population of Pakistan and the amount of insurance employees in other developed countries. Job security means the continuity of career for employees. If employees feel secure about their job in insurance sector they will be more career-oriented, career committed and it has a positive influence on their career success.

Moreover, training programs can be used to develop the specific skills required in insurance sector for career success and career commitment. Training programs offered in insurance sector will develop the specific skills required in insurance profession. Training programs help insurance employees in their career by developing the career skills. In the insurance sector, if frequent training programs are offered to employees then they will better learn and understand about the insurance industry and focus to develop their career and these skills motivate them to stay in insurance sector and employees will be more committed to their career and these commitments lead towards career success.

These results show clear implications on permanent employees' career, career commitment and career success in the insurance sector which suggest that promotional opportunity, rewards, job security and training can be used as a tool for employees in insurance sector to build their career and make them committed to their career which will lead them success in the career. By focusing the effects of promotional opportunity, rewards, job security and training on career commitment,

the present study strongly supports the influence of these factors on career commitment of employees for the insurance sector. The results also showed and support the positive influence of career commitment on career success. This shows that if employees are committed to their profession then their loyalty and commitment will lead them to the career success. The finding provides the evidence for insurance employees that a relationship exists between career commitment and career success. The findings and results showed that in insurance sector promotional opportunity, rewards, job security and training help employees to build their career, make them committed to their career which influences and enhance their career success.

The second evidence from the findings of this study reveals that self-efficacy belief of insurance employees has a negative effect on career success in the insurance sector. In this regard, employees are pessimistic over their opportunity to gain success in the insurance sector because of many reasons. First, many Pakistanis believe that insurance is against the teaching of Islam and many people think that taking insurance is sinful and it is haram to take it. The second reason for negative self-efficacy belief among the public that employees in the insurance sector has less opportunities to develop their career and cannot get career success in the insurance sector. Hence, insurance companies should offer career opportunities, career programs and good job infrastructure for permanent employees which could change the public believe on the sector. The third reason, which will be fruitful for both employees and insurance sector is that insurance companies should offer training and development programs to develop the technical skills for the insurance sector. These skills will help employees to choose the insurance sector as a career, sustain and retain in the insurance sector, and make more committed. Consequently, these employees will have opportunities to move and grow to achieve maximum success in their career.

The results of this study statistically show the relationship between providing promotional opportunity, rewards, job security and training and the employees' commitment to be successful in their career in the insurance sector. Therefore, insurance companies should ensure to provide such activities and practices which motivate employees for their career growth and have the feeling of commitment, security, development and professionalism in the insurance sector. The attainment of career success through the implementation of promotional opportunity, rewards, job security and training will lead insurance employees to achieve career goals effectively and may change their belief about the insurance industry.

5.5 Limitation and Suggestion for Future research

Based on the findings and the limitations of this study, we have made the following recommendations for further research.

1. According to state bank of Pakistan, there are four service sectors in Pakistan- which are distributive services, producer services, personal services and social services. Hence, a similar study should be conducted in other service sectors of Pakistan to look at the employees' career commitment, career success offered by service industries. The study should be expanded to compare employees from different service sectors.
2. The generalizability of the findings is limited to the insurance sector as it is only focused on permanent employees in the insurance sector and does not include insurance agents belonging to the insurance sector. The study should be expanded to make compare permanent employees and agents to better understand their career commitment and career success. Future researchers

can also incorporate insurance employees and insurance agents to widen the scope of investigation about career commitment and career success.

3. According to Ahmed & Ahsan (2011), the service sector contributes to 69% of the global economy and 35% of employment, however, the insurance sector is one of the most neglected sectors in Pakistan as it has a very low contribution in the economy of Pakistan and individuals have a negative belief about insurance sector. So it is important for future studies to investigate by incorporating employees and customers to change the belief of individuals about insurance sector, development of employees' career for employees' commitment and employees' performance in the growth of insurance sector of Pakistan. This may entice employees to join insurance sector, change the belief of people and increase the economic contribution of the industry.
4. The study focuses on insurance employees from three provinces in Pakistan. Data were collected from the Punjab, Sindh and KPK provinces. It is suggested that the similar research could be conducted in all provinces of Pakistan with a larger sample to measure employees' career success.
5. The data of this study was gathered through a questionnaire. Thus for consistent, accurate and better measurement of employees' career commitment and career success, quantitative and qualitative methods of research should be used to examine the career issues of insurance employees.
6. Future research could be conducted with more variables with the intrinsic and extrinsic concept of career success.

5.6 Conclusion

The present study was conducted to investigate and find the relationship between promotional opportunity, rewards, job security and training on insurance employees' career success, as well as the mediating role of career commitment and the moderating role of self-efficacy in the insurance sector of Pakistan. This research extended the literature of career success as well as practically contributes to the insurance industry of Pakistan.

Through the analysis conducted, the study has fulfilled the five research objectives and answered all of the research questions. The first objective is to investigate the influence of promotional opportunity, rewards, job security and training on career success. The second objective is to investigate the influence of promotional opportunity, rewards, job security and training on career commitment while the third objective is to investigate the mediating effects of career commitment between promotional opportunity, rewards, job security, training and career success. The fourth objective is to investigate the relationship between mediator career commitment and career success and the last objective is to examine the moderating effect of self-efficacy on career success.

In summary, the results of this study support that promotional opportunity, rewards, job security and training can contribute to career commitment and career success of employees working in the insurance sector. Promotional opportunity, rewards, job security and training positively and strongly influence career success of insurance employees and influence the career commitment of insurance employees. The results of this investigation also demonstrate the mediating role of career commitment

between promotional opportunity, rewards, job security, training and career success. This research particularly revealed that self-efficacy moderates the relationship between career commitment and career success. In sum, this study concluded that self-efficacy influenced career success of employees of the insurance sector.

This study supports the Social Cognitive Career Theory (SCCT) and Social Cognitive Theory (SCT), which suggests that promotional opportunity, rewards, job security and training support employees of insurance sector to develop their career in the insurance sector, make them committed to their career and help them achieve career success in insurance industry. In addition, this study supports the social cognitive theory that self-efficacy influences career success of employees in the insurance sector and it could drive them towards achievement and career attainment. Therefore, this study has evidently extended and filled the research gaps in the literature by examining the influence of promotional opportunity, rewards, job security and training on career success by analysing the mediating role of career commitment and moderating role of self-efficacy on career success of employees in the insurance industry.

The results show that opportunity, rewards, job security and training are important predictors of insurance employees' career success. Thus, this study suggests that promotional opportunity, rewards, job security and training are very important in helping insurance employees to build their career, make them committed to their career by improving their career interests, career skills, career security and promotions to ensure career success.

After researching the topic of promotional opportunity, rewards, job security and training, I strongly believe that any organization, particularly the insurance companies

in Pakistan would benefit from promotional opportunity, rewards, job security and training and career programs for employees. These factors will support employees, help them to fulfil their needs, the psychological impact of moving upward by their promotions, satisfaction on the rewards and low turnover by job security and increased their skills by training programs. All these factors will affect the employees' career commitment and career success in insurance sector of Pakistan which will develop and benefit this service sector.

Altogether, these findings provided theoretical and practical implications and proposed framework was validated and successfully achieved five research objectives of this study.



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Annexure I

The relationship between Career Development and Career Success of Employees in Insurance Sector of Pakistan

Serial # _____

Dated: _____

Employee's Characteristics

Name of Respondent: _____

Age of head _____ (years)

Education of head _____ (years)

Occupation of head _____

Experience _____ (years)

Monthly Income of head _____

Religion: Islam / other

Gender: _____

Marital Status: Single/ Married/Divorced/Widow

Item/ Variable	Q#	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Career Success	1	I am satisfied with the success I have achieved in my career in insurance sector.					
	2	I am satisfied with the progress I have made towards meeting my overall career goals in insurance sector.					
	3	I am satisfied with the progress I have made toward meeting my goals for income in insurance sector					
	4	I am satisfied with the progress I have made toward meeting my goals for advancement in the insurance sector.					

	5	I am satisfied with the progress I have made toward meeting for the development of new skills in insurance sector.					
Career Commitment	6	I definitely want a career for myself in insurance sector.					
	7	I have chosen as a career to work in this insurance sector.					
	8	I will recommend to others to work in insurance sector as a career.					
	9	I do not feel “emotionally attached” to my career					
	10	If I had all the money I need without working, I would probably still continue in this insurance sector					
	11	I spend a significant amount of personal time reading profession related journals or books.					
Promotional Opportunity	12	My organization has given the opportunity to attend workshops, seminars and conferences to expand my knowledge in insurance sector.					
	13	Promotion criteria are well defined in insurance sector.					
	14	My Insurance company has a written promotion policy.					
	15	Job promotions are fair and equitable in my insurance company.					
	16	Priority is given for seniority in promotion decision in insurance company.					
	17	Priority is given for merit in promotion decisions in my insurance company.					

Rewards	18	I receive a good salary					
	19	The salary I receive tallies with my qualification.					
	20	I get a pay increment every year.					
	21	I always receive bonuses from the administration in the insurance sector.					
	22	I am paid for extra time worked for.					
	23	I am always praised for good work.					
	24	My administration recognizes the good work I do					
Job Security	25	If I perform well I will not lose my present job.					
	26	If I fail to perform to the satisfactory level of my insurance company, I will lose my job					
	27	If I perform better, I feel my job will be secure in insurance company.					
	28	If I achieve the given task in the insurance sector, I feel that is needed to keep my present job.					
	29	I joined as a career because it is secure in insurance company.					
Training	30	Our organization conducts extensive training programs for its employees in all aspects of quality					
	31	Employees in each job normally go through training programs every year					
	32	Training needs are identified through a formal performance appraisal mechanism					
	33	There are formal training programs to teach new employees the skills they need to perform their jobs					
	34	I believe social circle in the firm is expanding due to participation in the training program					

	35	I believe my promotion is a result of induction of the training program					
	36	There are not enough training opportunities for me inside the insurance organization.					
	37	Training and development enable to share knowledge transfer in insurance sector.					
	38	Training and development link with career development in insurance sector.					
	39	Training increased career commitment and career success of employees.					
Self-Efficacy	40	I will be able to achieve most of the goals that I have set for myself					
	41	When facing difficult tasks, I am certain that I will accomplish them					
	42	In general, I think that I can obtain outcomes that are important to me					
	43	I believe I can succeed at most any endeavor to which I set my mind					
	44	I will be able to successfully overcome many challenges					
	45	I am confident that I can perform effectively on many different tasks					
	46	Compared to other people, I can do most tasks very well					
	47	Even when things are tough, I can perform quite well					

Annexure -II

Sample size for a given population size.

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	14	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	26	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	53	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	132	1100	285	100000	384

Note: N = Population size and S = Sample size